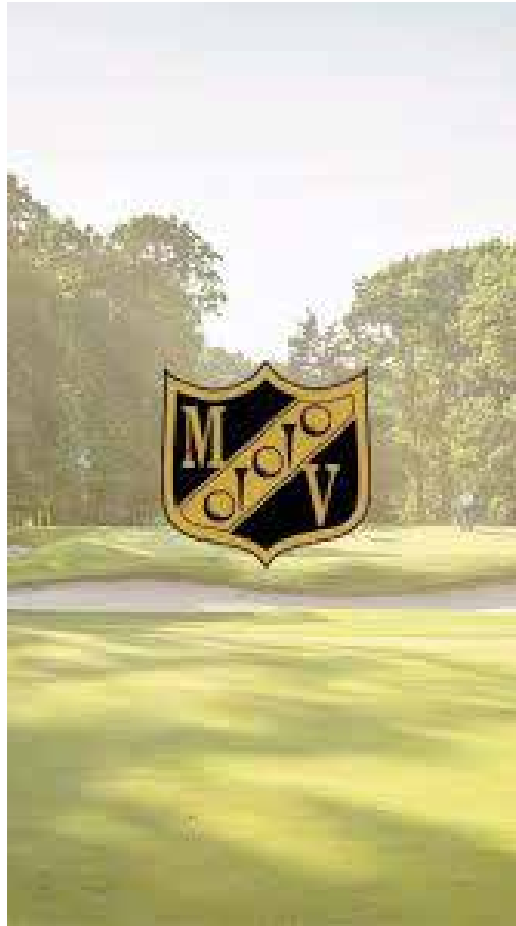




## AGENDA PACKET



**Tuesday, April 16, 2024 at 3:00 PM**

**Medford Village Country Club  
28 Golfview Drive, Medford, NJ**

[WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG)

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**April 16, 2024 – 3:00 PM**  
**Medford Village Country Club, Medford, NJ**

**AGENDA**

- I. Meeting called to order by Chair
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and the ***Courier Post***, Cherry Hill NJ;
    - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
  - D. Move up Alternates (*if necessary*) Motion to move up \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_ in the absence of \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_ to the Executive Committee for voting purposes – **Motion – All in Favor**
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners –**Motion – All in Favor**
- VI. Approval of Minutes  
Motion to Adopt the **March 19, 2024** Meeting Minutes – **Motion – All in Favor**.....Pages 1-13
- VII. Claims Review Committee Meeting Minutes – April 9, 2024 .....Handout
- VIII. Executive Director’s Report.....Pages 14-50
  - A. Lost Time Accident Frequency ..... Pages 17-18
  - B. Certificates of Insurance ..... Pages 19-28
  - C. Financial Fast Track Report ..... Page 29
  - D. Regulatory Filing Checklists ..... Pages 30-31
  - E. 2023 Safety Incentive Program.....Page 32
  - F. 2024 Optional Safety Budget ..... Page 33
  - G. 2024 Wellness Incentive..... Page 34
  - H. 2024 EPL/Cyber Risk Management Budget..... Page 35
  - I. EPL Compliance Status ..... Page 36
  - J. Statutory Bond Status ..... Pages 37-39
  - K. Skateboard Park Approval Status..... Page 40
  - L. Capehart Scatchard Updates.....Pages 41-46
  - M. Land Use Training Certification.....Page 47
  - N. Elected Officials Training.....Pages 48-49
  - O. Safety, Claims, and Wellness Coordinator Roundtable
  - P. New Fund Commissioner Orientation
  - Q. Financial Disclosure Statement Filing
  - R. Special Law Enforcement Officer Training

S.	Quarterly Attendance.....	Page 50
T.	Website	
U.	New Member Activity	
IX.	Solicitor’s Report	
A.	MEL Helpline and Contact List.....	Pages 51-53
B.	Resolution 2024-_____ Adopting the Revised Litigation Management Guidelines – <b>Motion – Roll Call</b> .....	Pages 54-96
X.	Safety Director’s Report	
A.	Activity Report .....	Pages 97-99
XI.	Claims Administrator’s Report	
A.	Lessons Learned from Losses .....	Page 100
XII.	Law Enforcement Risk Management	
A.	Report.....	Pages 101-102
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 103-104
B.	Targeting Wellness Newsletter .....	Pages 105-108
XIV.	Managed Health Care Report	
A.	BURLCOJIF Summary.....	Page 109
B.	Average Days to Report.....	Page 110
C.	Claims Reported by Type.....	Page 111
D.	Nurse Case Management Reports.....	Page 112
E.	Transitional Duty Report.....	Page 113
F.	PPO Savings and Penetration Reports.....	Pages 114-115
G.	Top 10 Providers & Paid Provider by Specialty.....	Page 116
H.	Quick Notes.....	Page 117
XV.	Technology Risk Services	
A.	Reports.....	Pages 118-119
XVI.	Treasurer’s Report as of March 31, 2024 .....	Pages 120-150
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	AELCF	
G.	April Bill List.....	Pages 151-152
	Motion to approve the Payment Register & Bill List– <b>Motion – Roll Call</b>	
XVII.	Committee Reports	
A.	Nothing to Report	
XVIII.	MEL/RCF/E-JIF/Cyber Reports	
A.	MEL Report – March 22, 2024.....	Pages 153-154
B.	RCF Report – March 22, 2024.....	Page 155
C.	EJIF Report – March 22, 2024.....	Page 156
D.	Cyber JIF Report – March 21, 2024.....	Page 157

April 2024

Page 3

XIX. Miscellaneous Business

- A. Motion to Authorize the Fund Solicitor & Executive Director to Prepare, Advertise, and Receive Requests for Qualifications for the Position of Workers Compensation Defense Attorneys and Liability Defense Attorneys – **Motion – All in Favor**

**The next meeting of the BURLCOJIF will be held on Tuesday, May 21, 2024  
at 3:00 PM via Microsoft Teams**

XX. Meeting Open to Public Comment

- E. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- F. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

XXI. **Closed Session** (*if necessary*) – Resolution 2024-\_\_\_\_\_ A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion – Roll Call**

- A. Professionals' Reports
  - 1. Claims Administrator's Report
  - 2. Executive Director's Report
  - 3. Safety Director's Report
  - 4. Solicitor's Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

XXII. Approval of Claims Payments – **Motion – Roll Call**

XXIII. Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**

XXIX. Motion to Adjourn Meeting – **Motion – All in Favor**

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Microsoft Teams

March 19, 2024 @ 3:00 pm

## *EXECUTIVE COMMITTEE MEETING*

### *OPEN SESSION MINUTES*

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Microsoft Teams on Tuesday, March 19, 2024. Acting Fund Chair, Richard Wolbert, **Beverly City**, presiding. The meeting was called to order at 3:00 PM.

#### *FLAG SALUTE*

#### *STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT*

Notice of this meeting was given by: (1) sending sufficient notice herewith to the *Burlington County Times*, Mt. Holly, NJ, and to the *Courier Post*, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Burlington County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Burlington County Municipal Joint Insurance Fund.

#### *ROLL CALL*

Rich Wolbert, *Acting Fund Chair*, **Beverly City**  
Margaret Peak, **Bordentown City**  
Maria Carrington, **Bordentown Twp.**  
Caryn Hoyer, **Chesterfield Twp.**  
Erin Provenzano, **Delanco Twp.**  
Joe Bellina, **Delran Twp.**  
Tom Pullion, **Edgewater Park**  
Nancy Elrston, *Alternate*, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Carrie Gregory, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picariello, **North Hanover Twp.**  
Kathy Smick, **Pemberton Borough**  
Dan Hornickel, **Pemberton Twp.**  
Michael Mansdoerfer, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
Brandy Boyington, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
Maryalice Brown, **Woodland Twp.**  
James Ingling, *Acting Fund Secretary*, **Wrightstown Borough**

Absent Fund Commissioners/Professionals were:

Mari Ann Capriglione, **Bass River Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Dawn Bielec, **Medford Twp**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Kathy Hoffman, **Southampton Twp.**  
Craig Farnsworth, **Westampton Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*  
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director, RPA – A Division of Gallagher*  
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Rob Garish, *Asst. Director of Public Sector, J.A. Montgomery Consulting*  
Jackie Cardenosa, *Risk Control Consultant, J.A. Montgomery Consulting*  
Chris Winter, *Law Enforcement Risk Management Consultant*  
Chris Roselli, *Account Manager, Qual-Lynx*  
Karen Beatty, *Client Services Manager, Qual-Care*  
Tom Tontarski, *Treasurer*  
Debby Schiffer, *Wellness Director, Targeting Wellness*  
Jerry Caruso, *Technology Risk Services Director, Wintsec Consulting*

Also present were the following Risk Management Consultant agencies:

Barclay Insurance  
Hardenberg Insurance Group  
Conner Strong & Buckelew

*These minutes do not necessarily reflect the order in which some items were discussed.*

Recording Secretary Kristie asked for a motion to move up Richard Wolbert, Beverly City to Acting Chair in the absence of John Gural, Palmyra Borough, James Ingling to Acting Secretary, and Mike Mansdoerfer, Riverside Township to the Executive Committee for voting purposes.

Motion by Mr. Ingling, seconded by Mr. Mascia to move up the noted members as presented. All in Favor. Motion carried by unanimous vote.

### ***APPROVAL OF MINUTES***

Acting Chair Wolbert presented the Open session meeting minutes of the February 20, 2024 meeting of the Fund, as found in the agenda packet, for approval.

Acting Chair Wolbert asked if there were any questions at this time. No questions were entertained.

Motion by Ms. Provenzano, seconded by Mr. Mansdoerfer to approve the Open session meeting minutes of the February 20, 2024 meeting. All in Favor. Motion carried by unanimous vote.

### ***CLAIMS REVIEW COMMITTEE MEETING REPORT – March 12, 2024***

Mr. Bellina noted the minutes of the March 12, 2024 Claims Review Committee meeting were shared on the screen for today's meeting and are self-explanatory. He then noted the Committee eight (8) PARs including five (5) Workers' Compensation (3 Police, 1 Fire, and 1 Other); zero (0) General Liability, zero (0) Automobile Liability, and three (3) Property claim were reviewed for settlement, continuing defense, or to advise of trial date. Mr. Bellina noted for more detail on any of these topics, please reference the minutes.

Mr. Bellina also noted the Committee had reviewed the recommended changes to the Claims Committee Charter, which in summary, allows the Wellness and Safety Directors to serve on the Committee and revised the procedure for approving the meeting minutes.

Mr. Bellina asked if there were any questions. No questions were entertained.

### ***EXECUTIVE DIRECTOR'S REPORT***

Ms. Patel reviewed the Executive Director's Report found in the agenda packet with the membership. She then highlighted the following items from the report:

Ms. Patel referenced the Certificates of Insurance report included in the agenda and asked the members to please review to be sure the certificates were ordered by you, and are correct.

Ms. Patel noted details regarding the allocation of funds for the Optional Safety budget, EPL/Cyber budget, and Wellness Incentive funds for 2024 can be found on pages 27, 28, and 29 of the agenda, respectively. It is important to note that a combined notification letter was sent out on or about February 13, providing information on the allotted funds for each program. She emphasized the importance of timely reimbursement for any purchases made under these programs. If you have already made purchases and are seeking reimbursement, she urged the members not to wait until the November 30, 2024 deadline to claim and request reimbursement from his office. You can simply submit the necessary information to her office, and we will process it for payment on the next bill list.

Ms. Patel noted the latest update on the statutory bonds, which can be found on pages 31-32 of the agenda. She noted the importance of verifying the inclusion of any newly bonded individuals, particularly in cases where retirements occurred at the end of December. Please ensure that the individuals who have been bonded through this program are accurately listed on the aforementioned pages. If you come across any discrepancies or if an individual's name is missing despite their application for underwriting and bonding, She strongly recommends reaching out to Jonathan Tavares in the Fund Underwriters Office. Alternatively, her office is readily available to assist you with any inquiries or concerns you may have.

In regards to the Elected Officials Training, Ms. Patel noted attendance has been very low, so please remind your Governing Body to take the training if they have not done so. She reminded the members that a \$250 credit, up to 5% of your towns assessment, will be issued for each Municipal Elected Official that competes the training. In addition, she noted her office receives a download of individuals who have completed the training approximately every two weeks. A follow-up email is sent to those who have successfully completed the training, and also published is an attendee/participants list on the JIF websites. To access this list, visit the JIF website and navigate to the "Sign-In Sheets" section, located approximately halfway down on the right-hand side.

Ms. Patel noted that the 2025 renewal process has been initiated. As part of this process, it is crucial to conduct payroll audits. You should have received a letter from her office last month regarding the completion of the payroll audit process for this year. Kindly remember it was important that all Members update and upload their payroll data for the 2023 fund year into Bowman's portal, by March 12, 2024. Detailed instructions on how to upload the data into Bowman's portal were provided in the email sent on February 15. Should you have any inquiries or concerns regarding this process, please do not hesitate to contact her office for assistance.

In addition, Ms. Patel stated the Property Appraisal process for this year has been initiated. A formal notification was sent out from her office last month, requesting the active participation of all Risk Management Consultants and Members in reviewing the property listings in Origami. It is important to ensure the accuracy and completeness of the property listing, and she asked that members who will be receiving a physical appraisal this year promptly notify AssetWorks once the review process has been completed.

Ms. Patel noted the JIF will hold the 2024 Safety Kickoff Breakfast on March 27, 2024 at Indian Springs Country Club, Marlton. The invitation was emailed to all Fund Commissioners and Alternates, as well as the Clerks, RMC's, Safety, Claims and Wellness Coordinators. We ask that you please respond no later than March 19, 2024.

Ms. Patel stated the JIF is looking to hold the 2024 Safety Kickoff Breakfast & Safety, Claims, & Wellness Coordinator will be held online on April 30, 2024. Additional information will be forthcoming.

In regards to the Annual Planning Retreat, Ms. Patel noted the Annual Retreat will be held on April 16, 2024 at Medford Village Country Club, Medford. Information pertaining to the Retreat, as well as the invitation/RSVP will be emailed to all members on or about March 20, 2024. A representative from each member town is required to attend at least “one half day session” to meet criteria of the 2024 SIP Program.

Ms. Patel noted the Executive Director’s office will be holding two (2) New Fund Commissioner Orientation sessions this year; one in May and the other later this Fall via Microsoft Teams. Anyone who would like an overview of the JIF is welcome to sign up and participate. An email notification with further details on how to participate in this training will be emailed to all members in April.

Lastly, Ms. Patel reminded the members that the Division of Local Government Services utilizes an “on line” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director’s office, or has any questions, should contact Kris Kristie at Kristi\_Kristie@rpadmin.com. Additional information will be sent to all Fund Commissioners once it is released by the Department of Community Affairs.

Mr. Patel asked if there were any questions. No questions were entertained

### ***SOLICITOR'S REPORT***

***MEL EPL Helpline & Authorized Contact List*** – Mr. DeWeese emphasized to the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and be sure that who you want to have access to the Helpline are listed on this report, as calls can only be fielded from those on the list. He reminded the members that they could appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body, and a sample of the Resolution can be found on the BURLCO JIF website. Mr. DeWeese added he has fielded many calls, and he hopes this is helping to avoid claims.

Mr. DeWeese stated as per Mr. Wolbert previous inquiry regarding the Indemnification language on JIF website, he has reviewed and updated the language to ensure its relevance and effectiveness. In the coming days, a draft of the revised provisions will be shared with Mr. Forlenza, Ms. Patel and Mr. Wolbert for their thorough review. Following their input and approval, it is anticipated that the finalized version will be disseminated to all members during next months meeting.

Mr. DeWeese reported there were three (3) new cases assigned since last month.

*Nucera v Township of Bordentown*  
*Matera v Township of Delran*  
*Snyder v Township of Pemberton*



Mr. DeWeese reported there were three (3) cases closed since last month.

*Gungor (a minor) v. Township of Delran*  
*Moore v Township of Westampton*  
*Rhodes v Township of Mansfield*

Lastly, Mr. DeWeese stated he had recently presented the Claims Review Committee with a draft of the revised Litigation Management Guidelines. These guidelines had previously undergone amendments in 2017, and his project for 2023 and subsequent efforts in 2024 were focused on thoroughly revamping them. He was delighted to report that this process has now been successfully completed and the proposed revised guidelines have been shared with the Claims Review Committee for their careful consideration. It is his expectation that during the upcoming April Executive Committee meeting, a resolution will be put forth to adopt these newly revised guidelines, with the revised guidelines attached for reference.

Mr. DeWeese asked if there were any questions. No questions were entertained.

***SAFETY DIRECTOR'S REPORT***

Mr. Garish stated that the Safety Director's Report is included in the agenda and is self-explanatory, noting his report covers activities for January. He then highlighted the following:

Mr. Garish noted his report encompasses a comprehensive overview of the activities conducted during the month of February. These activities include, but are not limited to, member visits, attendance at various meetings, completion of safety director bulletins and messages, as well as utilization of the MSI Live and MSI Now training platforms.

As a reminder, anyone who has new employees, volunteers, or part time employees please be sure to have them register in the new learning management system.

Mr. Garish noted his office has recently introduced a specialized work zone training program exclusively tailored for police officers. This program mirrors the TEAMS class, which is a mandatory traffic incident management course mandated by the state for police officers upon their initial assignment.

Recognizing the importance of this training, his office has crafted a comprehensive training program that will be conducted live via the MSI Platform through Zoom and is scheduled for May 16th. A formal notice will be disseminated to all members, and this training opportunity will be made available to all law enforcement agencies.

Mr. Garish also noted, as we approach the forthcoming spring and summer months, it is incumbent upon us to underscore the heightened utilization of our parks and playgrounds. We strongly encourage diligent inspections utilizing the provided forms that are specifically tailored for municipal operations. Furthermore, his office offers comprehensive general safety overviews and online classes pertaining to playground knowledge.

Lastly Mr. Garish noted his office has had quite a few inquiries regarding fireworks and drone shows. To address these concerns, they have curated a dedicated section on the MEL website exclusively catering to drones. Additionally, the Safety Director's office has compiled a comprehensive handbook and bulletins that serve as resources for events. Should you require a thorough survey of the designated area or any form of assistance, please do not hesitate to reach out to the Safety Director's office.

Mr. Garish asked if there were any questions at this time. No questions were entertained.

## ***CLAIMS ADMINISTRATOR'S REPORT***

### ***Lessons Learned from Losses***

During the recent Lessons Learned from Losses review, Mr. Roselli emphasized the importance of office and building safety. He discussed the significance of maintaining floors, mats, wiring and spills, making sure to clean up spills immediately and inspect for tripping hazards daily. Mr. Roselli also mentioned that when a slip & fall occurs that the scene of the accident should be photographed immediately.

Lastly, Mr. Roselli referenced several Claim Roadmaps, which were included in the agenda packet, noting the Roadmaps should be shared with those in your municipalities who report claims or are involved in the claims process. He stated the Roadmaps are designed to assist you in initiating and managing claims, whether they pertain to workers' compensation, liability claims, or damage to township property. He noted the information has been updated to reflect any changes in personnel, particularly within the workers' compensation team. He stated there are no new processes involved, and the resources are readily available for your convenience.

Ms. Roselli asked if there were any questions at this time. No questions were entertained.

## ***LAW ENFORCEMENT LIABILITY CONSULTANT REPORT***

Mr. Winter reviewed his report, which was included in the agenda, noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter reported that Policy and Procedure requests have been received and he will be responding to requesting agencies with the most current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements.

Mr. Winter noted he completed one (1) Police agency visit to date with other agency visits currently scheduled. These visits were provided to discuss agency concerns, trends, Accreditation assistance and other requests. L/E RM services were outlined and provided to Chiefs and Command Staff present. Police agency's with Command changes will be a priority and visited as well. Agency visits are ongoing and being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the BURLCO JIF and stated Activity Reports would be forwarded to the Fund Commissioners upon completion.

Mr. Winter reported no training is scheduled at this time; however, the Report Writing Class and the Management of Aggressive Behavior will be repeated on a selected date based on Police Chiefs input. Additionally, a course is being discussed to assist agency Resiliency Officers, to be conducted by Dr. Kelly. He noted a survey has been distributed to Police Chiefs in an effort to plan and strategize for the upcoming year. Results continue to be received and will be summarized for a future distribution.

Mr. Winter noted in regards to the BURLCO JIF Law Enforcement Ad-Hoc Committee, the Ad-Hoc Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies in Burlington County. Mr. Winter will meet with them on a quarterly basis virtually to discuss loss trends, concerns, training, policy and procedure assistance, L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Association, to identify areas as previously mentioned and to reduce potential risks. The concept has been well received when discussed with Chiefs. Chiefs selected for this committee are from Bordentown City PD, Mt. Laurel PD, and Chesterfield PD, with the initial meeting conducted on February 27, 2024. Topics discussed included police licensing, JIF training courses offered, and pre-employment processes.

Lastly, Mr. Winter reviewed Bulletin 24-01 which discussed Fatigue in Laws Enforcement and he explained fatigue is a prevalent issue among law enforcement officers, with more than 90 percent reporting routine

fatigue and 85 percent driving while drowsy. Fatigue can manifest as tiredness, depression, mood disorders, memory impairment, irritability, stress, and hypertension. It poses dangers to officers and communities, with a significant number of officer deaths resulting from auto collisions. Factors contributing to fatigue include long workweeks, inconsistent shift schedules, commuting, home life, irregular shift schedules, and staffing shortages. Compassion fatigue, resulting from repeated exposure to traumatic situations, is also a concern. Departments are implementing strategies such as compressed shifts, limiting overtime, and involving officers in shift scheduling to combat fatigue. Individual actions, such as maintaining physical fitness and utilizing support programs, can also help mitigate fatigue.

Mr. Winter asked if there were any questions. No questions were entertained.

### ***WELLNESS DIRECTOR'S REPORT***

Ms. Schiffer stated her report, which is included in the agenda packet, provides a detailed overview of the activities and planned events for February. She then highlighted a range of well-being initiatives and activities that towns have either already implemented or have planned for the near future.

Ms. Schiffer noted she has been actively engaging with Wellness coordinators, both through meetings and individual discussions, to exchange ideas and offer assistance in accessing necessary resources. Some towns have already initiated their Wellness initiatives, including challenges focused on relaxation and stress management. Presentations on various wellness topics are also being scheduled in different towns.

Ms. Schiffer noted she has been reaching out to new resources, including speaker bureaus, to provide additional support and will be sharing this information with all coordinators as appropriate. Some towns are exploring new ideas and sharing them at the Town Safety Committee meetings to gain input and opinions from other department heads and some towns have established dedicated Wellness committees to facilitate brainstorming and shared responsibilities in promoting wellness activities.

Ms. Schiffer advised the first Wellness Advisory Committee meeting for 2024 has taken place, and the minutes have been shared with the Executive Safety Committee members. The Executive Safety Committee has approved the minutes and are included in today's agenda for the membership's review and the next meeting is scheduled for May 16th, with participation from Fieldsboro, Palmyra, and Pemberton Township.

Ms. Schiffer reported she has conducted the first of three brainstorming sessions for Wellness coordinators, providing a platform for peer support and idea exchange. The last meeting in February had representation from four Burlington County towns, and the next session is planned for May.

In terms of resource development, she has been contacting companies and lenders to explore new offerings that can benefit the BURLCOJIF. For instance, Deborah Heart and Lung now provides in-person health screenings, which can be challenging to arrange on-site. Additionally, they offer a first responder program called Hero Care Connect. She is also working on the distribution of the quarterly newsletter, with the first quarter already distributed and the April issue for Q2 scheduled for the end of this month, focusing on growth and learning.

Lastly, Ms. Schiffer reminded everyone about the new multimedia section under the Wellness portion of the BURLCO JIF website. It features mindful minutes, including stretching exercises, workplace movement tips, and mindfulness for meditation. Employees can access these resources at their convenience.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

### ***MANAGED HEALTH CARE REPORT***

Ms. Beatty noted she had included the February reports in the agenda and highlighted the following, first noting she will be retiring as of April 1, 2024. Ms. Beatty noted there has not been a replacement for her

position as of yet, but there are a few potential candidates, and she will be around for the next 2 months or so to assist in training.

**Lost Time v. Medical Only Cases**

Ms. Beatty presented the BURLCO JIF *Lost Time v. Medical Only Cases (Intake Report)*:

	<b>February</b>	<b>YTD</b>
<i>Lost Time</i>	1	3
<i>Medical Only</i>	13	21
<i>Report Only</i>	5	8
<i># of New Claims Reported</i>	19	32
<i>% Report Only</i>	26%	25%
<i>Medical Only/Lost Time Ratio</i>	93:07	100:00
<i>Average Days to Report to Qual-Lynx</i>	1.2	1.5
<i>Average Days Reported to employer</i>	0.2	0.3

**Claims Report by Type**

This report depicts the number of claims and average number of days to report a claim by individual member to Qual-Lynx, YTD 2024.

All Claims – 1.5 days to report  
 Non-COVID Claims – 1.5 days to report  
 COVID Claims – no claims

**Transitional Duty Report**

Ms. Beatty presented the Year-to-Date Transitional Duty Report results:

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	242
<i>Transitional Duty Days Worked</i>	155
<i>% of Transitional Duty Days Worked</i>	63%
<i>Transitional Duty Days Not Accommodated</i>	90
<i>% of Transitional Duty Days Not Accommodated</i>	37%
<i>\$ Saved by Accommodating</i>	\$518,272
<i>\$ Lost by not Accommodating</i>	\$6,580

**PPO Penetration Report:**

Ms. Beatty presented the PPO Penetration Report:

<b>PPO Penetration Rate</b>	<b>February</b>
<i>Bill Count</i>	92
<i>Original Provider Charges</i>	\$102,995
<i>Re-priced Bill Amount</i>	\$42,304
<i>Savings</i>	\$60,691

<i>% of Savings</i>	<i>59%</i>
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**Top 10 Providers by Specialty:** This report breaks down our top 10 providers by specialty e.g. Anesthesia/Pain Management, Facility, and MRI/Radiology, as these are the heaviest expenses the Fund incurs.

**Nurse Case Management Report:** This report depicts the number of claims by member where a nurse case manager has been appointed and whether the nurse has been assigned longer than 90 days.

**Managed Care Quick Notes**

Ms. Beatty reported that on starting May 1, 2024, Qual-Lynx would partner with ScriptAdvisor for Pharmacy Benefit Management (PBM) services in New Jersey. ScriptAdvisor is a leading PBM solution provider in the workers' compensation industry. They have a wide network of pharmacies, including popular ones like Walgreens and CVS. The PBM program includes customized drug formularies, opioid and compound drug controls, pharmacist oversight, 24/7 support, and savings reporting. The transition will not interrupt patient care, and Qual-Lynx will provide First Fill letters to ensure no out-of-pocket expenses for medications.

Ms. Beatty asked if there were any questions. No questions were entertained.

***TECHNOLOGY RISK SERVICES REPORT***

Mr. Caruso referenced his reports included in the agenda highlighting the activities during the month of February. He noted substantial portions of his efforts were dedicated to the successful completion of our cyber hygiene training.

In regards to the new training session, which commenced on February 5, he reported early positive outcomes. Approximately 90% of the recipients of the training emails have already completed the training, signifying a good level of engagement with only 45 days into the new program, which is excellent. However, he noted about 30 people, or 3% of the membership still have not logged in. He strongly urge all members to actively encourage participation and ensure that individuals are promptly signing up and receiving the necessary training emails. Additionally, Mr. Caruso reiterated the significance of the phishing exercise, which serves as a pre-training assessment of individuals' knowledge and preparedness.

Mr. Caruso stated he is currently engaged in proactive outreach to Fund Commissioners to address the ongoing results of the external network vulnerability scanning. He highlighted the critical vulnerabilities identified in some towns and the subsequent notifications sent to address them within the designated 30-day timeframe. He also mentions the positive outcome of the penetration testing, which has not yielded any concerning results.

Mr. Caruso noted his primary focus at present is the distribution of cyber risk management framework forms to all Fund Commissioners, emphasizing the significance of completing the basic form to qualify for a deductible reduction. However, only 43% of the basic forms have been received thus far, prompting Mr. Caruso to urge rapid submission to enable progress towards intermediate and advanced levels.

Additionally, Mr. Caruso highlighted his efforts in addressing O365 policies, providing 15 online recommendations to enhance the security of the O365 environment. Notably, he emphasizes the importance of disabling external access to email via the web and implementing geo-restriction measures to prevent unauthorized access. He advises printing and sharing these recommendations with IT personnel for implementation.

Lastly, Mr. Caruso informed the members that Microsoft Teams will be transitioning to a new version by July 1, prompting all users to adapt to the updated platform.

Mr. Caruso asked if there were any questions. No questions were entertained.

**TREASURER'S REPORT**

Mr. Tontarski presented an overview of the Treasurer's Report for a one month period ending February 2024, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are prepared on a "modified cash basis" and relate to financial activity through the one-month period ending February 29, 2024 for Closed Fund Years 1991 through 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024.

**Investment Interest**

Interest received or accrued for the reporting period totaled \$34,492.07. This generated an average annual yield of 2.45%. However, after including an unrealized net loss of \$40,975.30 in the asset portfolio, the yield is adjusted to -2.91% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,499,549.14.

**Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$8,340.77	\$54,956.68
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
Premium Assessment Payments		\$1,604,679.00

**Loss Run Payment Register – February 2024**

Mr. Tontarski stated that the report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end is \$284,674.32. The claim detail shows 250 claim payments issued.

**A.E.L.C.F. Participant Balances at Period End**

Interest Allocated for the Period, after adding the E-JIF Dividend of \$28,846.00, is \$674.78 for a total Member Balance of \$331,177.63.

*At this point, Mr. Tontarski had computer issues, and Ms. Patel completed reporting on his behalf*

**Cash Activity for the Period**

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$16,608,828.75 to a closing balance of \$17,171,827.09 showing an increase in the fund of \$526,998.34.

**Bill List –March 2024**

For the Executive Committee's consideration, Ms. Patel presented the March 2024 Bill List in the amount of \$93,417.89, which was included in the agenda packet.

Acting Chair Wolbert entertained a motion to approve the February 2024 Loss Run Payment Registers and the March Bill List in the amount of \$93,417.89, as presented.

Acting Chair Wolbert asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Ingling seconded by Mr. Mascia to approve the *February 2024 Loss Run Payment Registers and the March Bill List in the amount of \$93,417.89, as presented.*

**ROLL CALL**

**Yeas:**

James Ingling, Acting Fund Secretary,  
**Wrightstown Borough**

Jerry Mascia, **Mt. Laurel Twp.**  
Paula Kosko, **Hainesport Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Erin Provenzano, **Delanco Twp.**  
Rich Wolbert, *Acting Fund Chair*, **Beverly City**  
Michael Mansdoerfer, **Riverside Twp.**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

## COMMITTEE REPORTS

### *Strategic Planning Meeting Minutes – March 12, 2024*

Mr. Hornickel noted the Strategic Planning Committee met virtually on March 12, 2024 and the detailed minutes were emailed out earlier to all members, which also included the revised Strategic Planning Charter for consideration of approval. He noted the minutes and report are self-explanatory, and highlighted the following.

Mr. Hornickel provided an update on recent activities, noting the upcoming renewal of nine (9) members and highlighted the efforts of Mr. Forlenza and Ms. Patel to conduct visitations, ensuring maximum membership retention. He noted the absence of growth prospects this year, a trend they have been monitoring closely.

In terms of conferences, Mr. Hornickel noted his own attendance as the sole attendee thus far and encourages others to participate, emphasizing the valuable insights and opportunities for improvement that can be gained. He assures that the budget allows for three (3) individuals per conference, covering travel and accommodation expenses.

Expressing gratitude, Mr. Hornickel acknowledged the continued membership in PRIMA and AGRIP, appreciating the responses received from those involved. He also mentioned the adoption of a hybrid meeting format, combining virtual and in-person sessions based on the agenda's requirements.

Two final points were highlighted: the Fund Commissioner orientation, which will now be held twice a year to accommodate those who missed the initial session, and the upcoming Annual Planning Retreat, scheduled to take place in person at the esteemed Medford Village Country Club on April 16, 2024.

Acting Chair Wolbert asked for a *Motion to Adopt the Revised Strategic Planning Committee Charter* as presented.

Motion by Ms. Provenzano, seconded by Ms. Kosko to *Adopt the Revised Strategic Planning Committee Charter* as presented. All in Favor. Motion carried.

## **MEL/RCF/EJIF/CYBER REPORTS**

There were no meeting to report on this month.

## MISCELLANEOUS BUSINESS

### *Next Meeting*

Acting Chair Wolbert noted the next meeting of the BURLCO JIF would take place on **Tuesday, April 16, 2024 at 3:00 pm at Medford Village Country Club, following that days Annual Retreat.**

**PUBLIC COMMENT**

Motion by Mr. Indging, seconded by Mr. Mascia to open the meeting to the public. All in favor. Motion carried.

Acting Chair Wolbert opened the meeting to the public for comment.

Hearing no comment from the public, Acting Chair Wolbert entertained a motion to close the public portion of the meeting.

Motion by Ms. Provenzano, seconded by Ms. Kosko, to close the meeting to the public. All in favor. Motion carried.

**APPROVAL OF CLAIMS PAYMENTS**

Acting Chair Wolbert asked members for their questions at this time. No questions were entertained.

Acting Chair Wolbert entertained a motion to approve the following PARs as reviewed and recommended by the Claims Review Committee.

<i>Workers Compensation</i>	<i>Property</i>
2021211406	2024323413
2020207647	2024314799
2024315692	2021227910
2024322920	
2023302883	

Motion by Ms. Provenzano, seconded by Mr. Mascia to approve Payment Authority on the Claims reviewed and as recommended by the Claims Review Committee:

**ROLL CALL**

**Yeas:** James Ingling, *Acting Fund Secretary, Wrightstown Borough*  
 Jerry Mascia, **Mt. Laurel Twp.**  
 Paula Kosko, **Hainesport Twp.**  
 Dan Hornickel, **Pemberton Twp.**  
 Erin Provenzano, **Delanco Twp.**  
 Rich Wolbert, *Acting Fund Chair, Beverly City*  
 Michael Mansdoerfer, **Riverside Twp.**

**Nays:** None

**Abstain:** None

Motion carried by unanimous vote.

**AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL**

There were zero (0) claims this month presented for Abandonment of Subrogation.

**MOTION TO ADJOURN**

Acting Chair Wolbert entertained a motion to adjourn the March 19, 2024 meeting of the BURLCO JIF.

Motion by Mr. Mascia, seconded by Mr. Mansdoerfer to adjourn the March 19, 2024 meeting of the BURLCO JIF. All in favor. Motion carried.



The meeting was adjourned at 3:53 PM.

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Kris Kristie,  
*Recording Secretary for*

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***James Ingling, ACTING SECRETARY***



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: April 16, 2024  
Re: Executive Director's Report

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**A. Lost Time Accident Frequency Report (pgs. 17-18)**

The February 2024 Lost Time Accident Frequency Summary and the Statewide Recap for February 2024 are attached for your review.

**B. Certificates of Insurance (pgs. 19-28)**

A summary of the Certificates of Insurance issued during 2/22/24-3/22/24 are attached for your review.

**C. Financial Fast Track Report (pg. 29)**

The Financial Fast Track Report for February 29, 2024 is attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position for February 29, 2024 was \$5,736,792

**D. Regulatory Filing Checklists (pgs. 30-31)**

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

**E. 2023 Safety Incentive Program Awards (pg. 32)**

A letter from our office describing how to collect your 2023 Safety Award Money was emailed out to all members on or about March 28, 2024. If you have any questions on how to collect your 2023 Safety Incentive allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 29, 2024. All encumbered funds had to be claimed by January 31, 2025.**

**F. 2024 Optional Safety Budget (pg. 33)**

A consolidated announcement letter including instructions on how to collect your 2024 Optional Safety Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 29, 2024. All encumbered funds have to be claimed by January 31, 2025.**

**G. 2024 Wellness Incentive Program Allowance (pg. 34)**

A consolidated announcement letter including instructions on how to collect your 2024 Wellness Incentive Program Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 Wellness Incentive Program allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 29, 2024. All encumbered funds have to be claimed by January 31, 2025.**

**H. 2024 EPL/Cyber Risk Management Budget (pg. 35)**

A consolidated announcement letter including instructions on how to collect your 2024 EPL/Cyber Risk Management Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 EPL/Cyber Risk Management Allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 29, 2024. All encumbered funds have to be claimed by January 29, 2025.**

**I. Employment Practices Liability Compliance (pg. 36)**

Reports regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included in the agenda for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding the status of your compliance with the Program, please contact Sandra Cantwell at [scantwell@permainc.com](mailto:scantwell@permainc.com).

**J. Statutory Bond Status (pgs. 37-39)**

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Please note that these bonds are written for the individual NOT the position to be bonded. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. Any questions on the status of an application or a bond listed on the report should be directed to Jonathon Tavares at 856-614-4493 or [jtavares@connerstrong.com](mailto:jtavares@connerstrong.com).

**K. Skateboard Park Approval Status (pg. 40)**

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin **2024-06**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

**L. Capehart Scatchard Updates (pgs. 41-46)**

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA, and FMLA issues. Copies of his latest updates are included for your information.

**M. Land Use Training Certification (pg. 47)**

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that at least some of their Board Members have completed the Optional Land Use Training Program. Land Use Board members that complete the training program will be eligible for enhanced coverage should they be personally named in a Land Use claim. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Jonathon Tavares at 856-614-4493 or [jtavares@connerstrong.com](mailto:jtavares@connerstrong.com).

**N. Elected Officials Training (pgs. 48-49)**

Once again, this year, the Fund will be sponsoring Elected Officials training via the MEL Safety Institute website. The MEL will reduce each member's 2024 MEL Assessment by \$250 for each municipal elected official who completes the training. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) who completes the training. The total credit is limited to 5% of a member's 2024 MEL Assessment. Information on how to access the training was emailed to all Municipal Clerks, Fund Commissioners, & RMC's on January 3, 2024. If you have any questions,

or need assistance with the training, please contact the MSI Helpline at 866-661-5120

**O. Safety, Claims, & Wellness Coordinator Roundtable**

The JIF will hold the 2024 Safety, Claims, & Wellness Coordinator Roundtable via Zoom Conferencing on Tuesday, April 30, 2024 starting at 10:00 am and running approximately one hour. An invitation was emailed to all members from the Safety Directors office on April 5, 2024.

**P. New Fund Commissioner Orientation**

This year, the Executive Directors office will hold two (2) New Fund Commissioner Orientation sessions; one in May and the other later this Fall via Microsoft Teams. Anyone who would like an overview of the JIF is welcome to sign up and participate. An email notification with further details on how to participate in this training will be emailed to all members later this month.

**Q. Financial Disclosure Statement Filing**

The Division of Local Government Services utilizes an “on line” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF and newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. An email was sent to all Fund Commissioners on April 3, 2024 along with LFN 2024-08 stating the Financial Annual Filing platform was open for filing and the deadline to file without penalty was April 30, 2024. If you have confirmation of your filing, please be sure to keep it should the Executive Directors office receive notice of non-filer status.

**R. Special Law Enforcement Officer Training**

The Annual SLEO Training will be provided again this year in two (2) sessions in May. Additional information will be forthcoming.

**S. Quarterly Attendance (pg. 50)**

A report detailing attendance records through the first quarter of the 2024 Fund Year is attached. Please be sure to review your attendance, and contact Ms. Kristie at [Kristi\\_Kristie@RPAdmin.com](mailto:Kristi_Kristie@RPAdmin.com) if you feel there are any discrepancies in the report.

**T. Website ([WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG))**

Please take a moment to explore the BURLCO JIF website, which contains a plethora of information in an easy to read and navigate format. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or [Megan\\_Matro@rpadmin.com](mailto:Megan_Matro@rpadmin.com).

**U. New Member Activity**

Nothing to Report

**Burlington County Municipal JIF JOINT INSURANCE FUND**  
**2024 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

DATA VALUED AS OF February 29, 2024

MEMBER_ID	MEMBER	# CLAIMS	Y.T.D.	2024	2023	2022	TOTAL RATE	
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		
		* 2/29/2024	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	
1	75 Beverly City	0	0	0.00	6.67	7.84	1 Beverly City	6.66
2	76 Delanco Township	0	0	0.00	0.00	1.90	2 Delanco Township	0.99
3	77 Delran Township	0	0	0.00	0.79	1.54	3 Delran Township	1.09
4	78 Edgewater Park Township	0	0	0.00	0.00	0.00	4 Edgewater Park Township	0.00
5	79 Florence Township	0	0	0.00	0.95	0.90	5 Florence Township	0.86
6	80 Hainesport Township	0	0	0.00	2.22	2.25	6 Hainesport Township	2.06
7	81 Lumberton Township	0	0	0.00	0.00	0.81	7 Lumberton Township	0.40
8	82 Mansfield Township	0	0	0.00	0.00	3.08	8 Mansfield Township	1.41
9	83 Medford Township	0	0	0.00	1.63	0.00	9 Medford Township	0.79
10	84 Riverside Township	0	0	0.00	0.00	0.00	10 Riverside Township	0.00
11	85 Shamong Township	0	0	0.00	0.00	0.00	11 Shamong Township	0.00
12	86 Tabernacle Township	0	0	0.00	0.00	3.20	12 Tabernacle Township	1.45
13	373 Southampton Township	0	0	0.00	0.00	0.00	13 Southampton Township	0.00
14	456 Springfield Township	0	0	0.00	0.00	1.92	14 Springfield Township	0.89
15	531 Chesterfield Township	0	0	0.00	0.00	0.00	15 Chesterfield Township	0.00
16	532 Westampton Township	0	0	0.00	1.79	2.88	16 Westampton Township	2.14
17	576 Mount Laurel Township	0	0	0.00	2.76	1.52	17 Mount Laurel Township	1.97
18	577 Bass River Township	0	0	0.00	0.00	0.00	18 Bass River Township	0.00
19	589 Bordentown City	0	0	0.00	1.20	1.12	19 Bordentown City	1.08
20	600 Bordentown Township	0	0	0.00	2.19	0.00	20 Bordentown Township	1.04
21	601 North Hanover Township	0	0	0.00	0.00	0.00	21 North Hanover Township	0.00
22	636 Wrightstown Borough	0	0	0.00	0.00	0.00	22 Wrightstown Borough	0.00
23	642 Pemberton Borough	0	0	0.00	0.00	0.00	23 Pemberton Borough	0.00
24	650 Palmyra Borough	0	0	0.00	1.33	0.00	24 Palmyra Borough	0.61
25	651 Woodland Township	0	0	0.00	0.00	0.00	25 Woodland Township	0.00
26	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	26 Fieldsboro Borough	0.00
27	697 New Hanover Township	0	0	0.00	0.00	0.00	27 New Hanover Township	0.00
28	208 Pemberton Township	0	1	3.43	2.62	3.98	28 Pemberton Township	3.32
Totals:		0	1	0.29	1.25	1.43		1.26

Frequency = ((Y.T.D. LOST TIME ACCIDENT \* 200,000) / ADJUSTED HOURS WORKED)

\* Member does not participate in the FUND for Workers' Comp coverage

\*\* Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report

\*\*\* MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR

2023 Loss Time Accident Frequency as of February 28, 2023 1.45

**2024 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

February 29, 2024

FUND	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	TOTAL RATE * 2024 - 2022
Monmouth County	<b>0.00</b>	0.60	1.02	<b>0.74</b>
Ocean County	<b>0.10</b>	1.39	1.42	<b>1.30</b>
Bergen County	<b>0.23</b>	1.40	1.57	<b>1.38</b>
Morris County	<b>0.25</b>	1.58	1.22	<b>1.31</b>
Burlington County Municipal JI	<b>0.29</b>	1.25	1.43	<b>1.26</b>
Suburban Metro	<b>0.41</b>	1.34	1.66	<b>1.41</b>
South Bergen County	<b>0.48</b>	2.44	2.37	<b>2.26</b>
Central New Jersey	<b>0.57</b>	2.09	2.21	<b>2.01</b>
Suburban Municipal	<b>0.61</b>	1.23	1.26	<b>1.19</b>
Professional Municipal Manage	<b>0.68</b>	1.83	1.74	<b>1.70</b>
NJ Public Housing Authority	<b>0.68</b>	1.58	2.01	<b>1.71</b>
Gloucester, Salem, Cumberland	<b>0.75</b>	1.38	1.38	<b>1.33</b>
NJ Utility Authorities	<b>1.32</b>	1.55	1.42	<b>1.47</b>
Atlantic County Municipal JIF	<b>1.33</b>	2.07	2.20	<b>2.08</b>
Camden County	<b>1.66</b>	1.14	1.52	<b>1.36</b>
<b>AVERAGE</b>	<b>0.62</b>	1.52	1.63	<b>1.50</b>

\* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

Conner Strong - Report by Insured Copy

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
4LHT5	Burlington County Municipal JIF	Township of Pemberton	Township of Pemberton	500 Pemberton-Browns Mills Road		Pemberton	NJ	08068	Statutory Bond, Crime, Crime	03/05/2024	Evidence of insurance as respects to Statutory Bond coverage for Shayla Steele - Tax Collector, effective 06/20/2022; and Candice Pennewell - CFO/Treasurer, effective 12/22/2022.
4LQNI	Burlington County Municipal JIF	Township of Mansfield	LEAF Capital Funding, LLC	PO Box 202124		Florence	SC	29502	Commercial General Liability, Property, Excess Liability	02/23/2024	RE: Agreement #1008473821001  The Certificate Holder its successors and/or assigns are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the leased/financed equipment for KYOCERA TA308CI, Agreement #1008473821001. Additional Named Insured on above policies- Mansfield Township Ambulance Corp., 41 Fieldcrest Drive, Columbus, NJ 08022.
4LXCM	Burlington County	City of Bordentown	United Rentals	3501 New Falls Road		Bristol	PA	19007	Commercial General	03/14/2024	Evidence of coverage

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
	Municipal JIF								Liability,Excess Liability,Automobile Liability,Workers Compensation and Employers' Liability,Property		for rental of a \$30,000 Lift
									Workers Compensation and Employers' Liability,Automobile Liability,Commercial General Liability,Excess Liability,Property	03/14/2024	
4LZ7H	Burlington County Municipal JIF	Borough of Palmyra	New Jersey Department of Environmental Protection	PO Box 420	428 E State St, 4th Floor	Trenton	NJ	08625	Automobile Liability,Excess Liability,Commercial General Liability,Workers Compensation and Employers' Liability	03/21/2024	RE: The Department of Environmental Protection Grant Identifier: SWM-2022-Palmyra-00034  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.
4M8ZG	Burlington County Municipal JIF	Township of Bass River	Township of Bass River	PO Box 307		New Gretna	NJ	08224	Excess Liability,Commercial General Liability,Crime,Crime, Statutory Bond	03/18/2024	Evidence of insurance as respects to Statutory Bond coverage for Albert Stanley - Tax Collector, effective 06/05/2017; and David Schultz - Treasurer, effective 02/20/2023.
FQKTR	Burlington County Municipal JIF	Township of Pemberton	Burlington County Board of Commissioners	49 Rancocas Road, PO Box 6000		Mount Holly	NJ	08060	Automobile Liability,Excess Liability,Workers	03/13/2024	RE: Parades  The Certificate



COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
									Compensation and Employers' Liability,Commercial General Liability		Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of County Roads (County Rt 545, Trenton Road) for Township sponsored parades during the current calendar year.
FQKW8	Burlington County Municipal JIF	Township of Edgewater Park	Burlington County Board of County Commissioners	PO Box 6000		Mt Holly	NJ	08060	Workers Compensation and Employers' Liability,Automobile Liability,Excess Liability,Commercial General Liability	03/22/2024	Re: Road Closures  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to road closures for the Township of Edgewater Park sponsored parades and events during the current calendar year.
G34PA	Burlington County Municipal JIF	Township of Chesterfield	Chesterfield Township Board of Education	30 Saddle Way		Chesterfield	NJ	08515	Commercial General Liability,Automobile Liability,Workers Compensation and Employers' Liability,Excess Liability	03/20/2024	RE: Use of Premises  The Certificate Holder, its elected members, agents, servants, and employees are an Additional Insured on the above-referenced Commercial General

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
											Liability and Excess Liability Policies if required by written contract as respect to use of premises for Township sponsored events during the current calendar year.
G39LS	Burlington County Municipal JIF	Township of Edgewater Park	Burlington County Board of Commissioners	PO Box 6000		Mt. Holly	NJ	08060	Workers Compensation and Employers' Liability, Excess Liability, Automobile Liability, Commercial General Liability	03/15/2024	RE: Shared Services Agreement- Work and Repairs  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to work performed under a shared services agreement for the following work work and repairs include but not limited to Towing of Vehicles Heavy/Light; Tree Removal, Trimming and or Stump Removal; Inlet/Manhole Repairs; Drainage Pipe Repairs/Replacement ; Culvert Repairs; Sidewalk/Curbing Replacement/Repairs ; Line Striping Crosswalks, Turn

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
											Lanes, Parking Area; Paving; Pipe Line Jetting/Cleaning; Crack Sealing/ Street Sweeping/ Debris Removal; Sign Repair/Replacement; Pipeline Video Inspection; Excavation and any other repairs/work as may be agreed upon by the County to undertake.
OTOC7	Burlington County Municipal JIF	Borough of Palmyra	Burlington County Emergency Services	53 Academy Drive		Westampton	NJ	08060	Excess Liability,Workers Compensation and Employers' Liability,Commercial General Liability,Automobile Liability	03/06/2024	Evidence of insurance as respects use of facilities during the current calendar year for emergency services training.
OTOF4	Burlington County Municipal JIF	Township of Delanco	Burlington County Board of Commissioners	49 Rancocas Road		Mount Holly	NJ	08060	Commercial General Liability,Excess Liability,Workers Compensation and Employers' Liability,Automobile Liability	03/11/2024	Evidence of insurance as respects the NJ Historical Commission Grant Program- installation of five interpretive signs.
OTPT7	Burlington County Municipal JIF	Township of Westampton		ImpACT Cheer & Dance			y_	me":	Excess Liability,Automobile Liability,Workers Compensation and Employers' Liability,Commercial General Liability	02/28/2024	RE: Cheer Competitions  The certificate holder is included as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect athletes participating in the perspective

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
											cheer competition(s)/activities during the current calendar year.
OU119	Burlington County Municipal JIF	Township of Pemberton	Premier Truck Sales & Rental, Inc.	7700 Wall Street		Cleveland	OH	44125	Excess Liability,Commercial General Liability,Automobile Liability,Property	03/15/2024	RE: VIN : 3ALHCYFE3RDVA2128 & 3ALHCYFE5RDVA2129  Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: -Unit : L6949 2024 FREI M2106 RL-TND / VIN : 3ALHCYFE3RDVA2128 / Value : \$300,000 -Unit : L6950 2024 FREI M2106 RL-TND / VIN : 3ALHCYFE5RDVA2129 / Value : \$300,000
P5RIV	Burlington County Municipal JIF	Township of Lumberton	Saul Holdings Limited Partnership	By Saul Centers, Inc. GP	7501 Wisconsin Avenue, Suite 1500E	Bethesda	MD	20814	Workers Compensation and Employers' Liability,Excess Liability,Public Officials Liability,Commercial General Liability	03/22/2024	RE: Use of Facilities  Saul Holdings Limited Partnership and Saul Centers, Inc. are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
											required by written contract as respect to use of facilities at 1636 Route 38 Lumberton NJ 08048 for Lumberton Fire Department training during the current calendar year.
P60P7	Burlington County Municipal JIF	Township of Edgewater Park	Burlington County Board of Commissioners	PO Box 6000		Mount Holly	NJ	08060	Property,Workers Compensation and Employers' Liability,Excess Liability,Automobile Liability,Commercial General Liability	03/15/2024	
									Workers Compensation and Employers' Liability,Excess Liability,Property,Automobile Liability,Commercial General Liability	03/15/2024	RE: Road Closures  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Cooper Street Road closure for the Edgewater Park Township's sponsored events.
XVPQX	Burlington County Municipal JIF	Township of Pemberton	Burlington County Board of Commissioners	P.O. Box 6000		Mount Holly	NJ	08060	Workers Compensation and Employers' Liability,Commercial General Liability,Automobile Liability,Excess Liability	03/06/2024	RE: Use of Burlington County Right of Way for Community Yard Sale  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
											Liability Policies if required by written contract as respect to the use of Burlington County Right of Way for Community Yard Sale.
XW0C2	Burlington County Municipal JIF	Township of Riverside	Riverside Fire District #1	PO Box 458		Riverside	NJ	08075	Crime,Property,Auto mobile Liability,Commercial General Liability,Workers Compensation and Employers' Liability,Excess Liability,Crime,Public Officials Liability	03/07/2024	Evidence of insurance
XW230	Burlington County Municipal JIF	Township of Mansfield	Burlington County Board of County Commissioners	PO Box 6000		Mt Holly	NJ	08060	Workers Compensation and Employers' Liability,Commercial General Liability,Automobile Liability,Excess Liability	03/11/2024	RE: Road Occupancy  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to road occupancy for Field Day.
XW4IZ	Burlington County Municipal JIF	Township of Delran	Township of Delran	900 Chester Avenue		Delran	NJ	08075	Crime,Crime,Statutory Bond	02/27/2024	Evidence of insurance as respects to Statutory Bond coverage for Jamey Eggers - Tax Collector, effective 01/01/2024.
									Statutory Bond,Crime,Crime	02/27/2024	
XWBH D	Burlington County Municipal JIF	Township of Edgewater Park	Burlington County Board of Commissioners	PO Box 6000		Mt. Holly	NJ	08060	Commercial General Liability,Workers Compensation and	03/06/2024	RE: Grants and Shared Services

COI ID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
									Employers' Liability,Public Officials Liability,Crime,Excess Liability,Crime,Auto mobile Liability,Property		The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Township of Edgewater Park's grants and shared services.
XWBU V	Burlington County Municipal JIF	Township of Pemberton	Burlington County Board of Commissioners	PO Box 6000		Mt.Holly	NJ	08060	Workers Compensation and Employers' Liability,Public Officials Liability,Automobile Liability,Excess Liability,Property,Commercial General Liability	03/13/2024	RE: Use of Property  The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of holder's property for various events during the current calendar year.
Y821S	Burlington County Municipal JIF	Township of Chesterfield	Chesterfield Board Of Education	30 Saddle Way		Chesterfield	NJ	08515	Commercial General Liability,Workers Compensation and Employers' Liability,Automobile Liability,Excess Liability	03/19/2024	RE: Use of Premises  The Certificate Holder, its elected members, agents, servants, and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to

COIID	Insured	Named Insured	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Policy Type	Date of Last Share Date	Description of Operations
											use of premises for Municipal Alliance Game Night.



**BURLINGTON COUNTY MUNICIPAL FUND  
FINANCIAL FAST TRACK REPORT  
AS OF February 29, 2024**

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	929,846	1,859,693	156,409,639	158,269,332
2. CLAIM EXPENSES				
Paid Claims	277,252	635,454	57,585,722	58,221,177
Case Reserves	(218,724)	(155,500)	5,441,798	5,286,298
IBNR	245,309	121,739	4,055,769	4,177,509
Recoveries	-	-	(191,702)	(191,702)
<b>TOTAL CLAIMS</b>	<b>303,838</b>	<b>601,693</b>	<b>66,891,588</b>	<b>67,493,281</b>
3. EXPENSES				
Excess Premiums	400,039	800,078	46,822,172	47,622,249
Administrative	176,506	306,792	27,061,357	27,368,149
<b>TOTAL EXPENSES</b>	<b>576,545</b>	<b>1,106,869</b>	<b>73,883,529</b>	<b>74,990,398</b>
4. UNDERWRITING PROFIT (1-2-3)	49,464	151,130	15,634,522	15,785,652
5. INVESTMENT INCOME	34,492	67,366	5,227,076	5,294,442
6. DIVIDEND INCOME	0	0	826,563	826,563
7. STATUTORY PROFIT (4+5+6)	<b>83,956</b>	<b>218,496</b>	<b>21,688,161</b>	<b>21,906,658</b>
8. DIVIDEND	0	0	13,561,541	13,561,541
9. RCF & MEL Additional Assessments	0	0	1,668,646	1,668,646
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>83,956</b>	<b>218,496</b>	<b>6,457,974</b>	<b>6,676,470</b>
11. Unrealized Gain (Loss)	(75,467)	(57,131)	(882,547)	(939,678)
12. GAAP SURPLUS (w/o Investment in Joint Ventures)	<b>8,489</b>	<b>161,365</b>	<b>5,575,427</b>	<b>5,736,792</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	(21,323)	2,647	5,522,586	5,525,233
MEL Unencumbered Surplus Account	(1,615)	546	12,221	12,767
<b>2020</b>	<b>(2,537)</b>	<b>1,434</b>	<b>470,917</b>	<b>472,352</b>
<b>2021</b>	<b>(2,046)</b>	<b>876</b>	<b>(344,548)</b>	<b>(343,672)</b>
<b>2022</b>	<b>(5,953)</b>	<b>2,194</b>	<b>268,817</b>	<b>271,010</b>
<b>2023</b>	<b>(7,339)</b>	<b>2,702</b>	<b>(354,566)</b>	<b>(351,864)</b>
<b>2024</b>	<b>49,301</b>	<b>150,967</b>		<b>150,967</b>
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>8,489</b>	<b>161,365</b>	<b>5,575,427</b>	<b>5,736,792</b>
<b>TOTAL CASH</b>				<b>17,171,827</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>5,063</b>	<b>5,063</b>	<b>52,040,641</b>	<b>52,045,704</b>
<b>FUND YEAR 2020</b>				
Paid Claims	11,901	189,534	2,282,252	2,471,786
Case Reserves	(8,930)	(186,905)	688,604	501,699
IBNR	(2,971)	(2,629)	251,225	248,596
Recoveries	-	0	(191,702)	(191,702)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,030,380</b>	<b>3,030,380</b>
<b>FUND YEAR 2021</b>				
Paid Claims	35,929	92,753	2,539,593	2,632,346
Case Reserves	(55,069)	(99,735)	808,606	708,871
IBNR	19,140	6,982	433,767	440,749
Recoveries	-	0	(0)	(0)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>3,781,966</b>	<b>3,781,966</b>
<b>FUND YEAR 2022</b>				
Paid Claims	18,111	70,317	1,542,692	1,613,010
Case Reserves	(27,452)	(71,054)	1,023,755	952,701
IBNR	9,342	737	805,029	805,766
Recoveries	-	0	0	0
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,371,477</b>	<b>3,371,477</b>
<b>FUND YEAR 2023</b>				
Paid Claims	138,354	193,597	1,500,936	1,694,533
Case Reserves	(165,619)	16,528	1,150,174	1,166,703
IBNR	27,265	(210,125)	2,016,014	1,805,889
Recoveries	-	0	0	0
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>4,667,124</b>	<b>4,667,124</b>
<b>FUND YEAR 2024</b>				
Paid Claims	67,895	84,190		84,190
Case Reserves	38,346	185,666		185,666
IBNR	192,533	326,775		326,775
Recoveries	-	0		0
<b>TOTAL FY 2024 CLAIMS</b>	<b>298,775</b>	<b>596,630</b>		<b>596,630</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>303,838</b>	<b>601,693</b>	<b>66,891,588</b>	<b>67,493,281</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$191,703 (Paid: \$0, Reserves: \$191,703)

**Burlington County Municipal Joint Insurance Fund**

**Monthly Regulatory Filing Checklist**

**Fund Year 2024 for the Month of March**

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	4/18/24
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

**Burlington County Municipal Joint Insurance Fund - Annual Regulatory Filing Check List**

**Year: January 1, 2024 – December 31, 2024**

ITEM	FILING STATUS
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	4/3/24
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	1/6/24
Annual Assessments/Contributions	1/6/24
Supplemental Assessments/Contributions	
Risk Management Program	1/25/24
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	1/25/24
Identity of Administrator	1/25/24
Identity of Treasurer	1/25/24
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/25/24
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	1/25/24
Exhibit B - Certification of JIF Data Forms	
Exhibit D - New Member Filings	
New Service Providers	1/25/24
Annual Reorganization Resolutions, including Cash Management Plan	1/25/24

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
<b>Actuary</b> – Actuarial Advantage	X	1/1/25	N/A	1/1/25	N/A
<b>Administrative Consultant</b> -PERMA	X	12/10/24	N/A	12/10/24	N/A
<b>Administrator</b> - RPA	X	10/1/24	5/1/20	10/1/24	N/A
<b>Asset Manager</b> -Wilmington Trust	X	5/1/23	JIF	10/1/22	N/A
<b>Banking</b> – M & T	X	N/A	5/1/23	N/A	N/A
<b>Attorney</b> - DeWeese	X	9/1/24	N/A	9/1/24	N/A
<b>Auditor</b> - Bowman	X	1/1/25	N/A	N/A	N/A
<b>Claims Administrator</b> - Qual-Lynx	X	6/30/23	4/30/22	6/30/23	12/31/18
<b>Managed Care</b> - QualCare	X	4/29/24	N/A	4/29/24	N/A
<b>Payroll Auditor</b> - Bowman	X	1/1/25	N/A	1/1/25	N/A
<b>Property Appraiser</b> - AssetWorks	X	9/27/24	N/A	9/27/24	N/A
<b>Safety Director</b> - JA Montgomery	X	12/10/24	N/A	12/10/24	N/A
<b>Underwriting Manager</b> -Conner Strong	X	12/10/24	N/A	12/10/24	N/A
<b>Technology Risk Services</b> – Wintsec	X	4/11/24	N/A	4/11/24	N/A
<b>Treasurer</b> – Tom Tontarski	X	N/A	5/1/20	N/A	JIF
<b>Recording Secretary</b> – Kris Kristie	X	N/A	N/A	N/A	N/A
<b>Website</b> – Joyce Media	X	N/A	N/A	N/A	N/A
<b>Wellness Director</b> – Debby Schiffer	X	N/A	N/A	N/A	N/A
<b>Law Enforcement RMC</b> – Chris Winter	X	3/31/24	N/A	N/A	N/A

**Burlington County Municipal Joint Insurance Fund  
2023 Safety Incentive Program**

Member Municipality	Size	Opening Balance	"Bonus" SIP Funds	Jan 2024	Feb 2024	March 2024	April 2024	May 2024	June 2024	July 2024	Aug 2024	Sept 2024	Oct 2024	Nov 2024	Dec 2024	Paid in 2025	Total Paid	Remaining Balance	Date Encumber	LUNCH AWARD
Bass River Township	S	2,100.00	0.00														0.00	2,100.00		N/A
Beverly City	M	2,400.00	750.00				3,150.00										3,150.00	0.00		
Bordentown City	M	2,400.00	750.00														0.00	3,150.00		N/A
Bordentown Township	L	2,700.00	750.00				3,450.00										3,450.00	0.00		N/A
Chesterfield Township	S	2,100.00	750.00														0.00	2,850.00		N/A
Delanco Township	S	2,100.00	750.00				2,850.00										2,850.00	0.00		N/A
Delran Township	L	2,700.00	750.00														0.00	3,450.00		
Edgewater Park Township	M	2,400.00	250.00														0.00	2,650.00		N/A
Fieldsboro Borough	S	2,100.00	750.00				2,850.00										2,850.00	0.00		N/A
Florence Township	L	2,700.00	500.00				3,200.00										3,200.00	0.00		
Hainesport Township	S	2,100.00	1,000.00				3,100.00										3,100.00	0.00		N/A
Lumberton Township	M	2,400.00	500.00				2,900.00										2,900.00	0.00		N/A
Mansfield Township	M	2,400.00	1,000.00				3,400.00										3,400.00	0.00		N/A
Medford Township	XL	3,000.00	750.00														0.00	3,750.00		N/A
Mount Laurel Township	XL	3,000.00	500.00				3,500.00										3,500.00	0.00		N/A
New Hanover Township	S	2,100.00	750.00														0.00	2,850.00		N/A
North Hanover Township	M	2,400.00	500.00														0.00	2,900.00		N/A
Palmyra Borough	M	2,400.00	1,000.00				3,400.00										3,400.00	0.00		N/A
Pemberton Borough	S	2,100.00	250.00				2,350.00										2,350.00	0.00		N/A
Pemberton Township	XL	3,000.00	1,000.00				4,000.00										4,000.00	0.00		N/A
Riverside Township	M	2,400.00	500.00														0.00	2,900.00		N/A
Shamong Township	S	2,100.00	750.00				2,850.00										2,850.00	0.00		N/A
Southampton Township	M	2,400.00	0.00														0.00	2,400.00		N/A
Springfield Township	S	2,100.00	0.00				2,100.00										2,100.00	0.00		N/A
Tabernacle Township	S	2,100.00	750.00														0.00	2,850.00		N/A
Westampton Township	M	2,400.00	500.00				2,900.00										2,900.00	0.00		N/A
Woodland Township	S	2,100.00	500.00				2,600.00										2,600.00	0.00		N/A
Wrightstown Borough	S	2,100.00	1,000.00														0.00	3,100.00		N/A
<b>Total By Line</b>		<b>\$66,300.00</b>	<b>\$17,250.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$48,600.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$48,600.00</b>	<b>\$34,950.00</b>		

**Must be Claimed or Encumbered by November 29, 2024. All Encumbered Claims Must be Claimed by January 31, 2025**

**Burlington County Municipal Joint Insurance Fund  
2024 Optional Safety Budget**

Member Municipality	Opening Balance	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid 2025	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	995.00														0.00	995.00	
Beverly City	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Township	2,660.00														0.00	2,660.00	
Chesterfield Township	995.00														0.00	995.00	
Delanco Township	1,595.00														0.00	1,595.00	
Delran Township	2,660.00														0.00	2,660.00	
Edgewater Park Township	1,595.00														0.00	1,595.00	
Fieldsboro Borough	750.00														0.00	750.00	
Florence Township	2,660.00														0.00	2,660.00	
Hainesport Township	995.00														0.00	995.00	
Lumberton Township	2,660.00														0.00	2,660.00	
Mansfield Township	1,595.00														0.00	1,595.00	
Medford Township	4,645.00														0.00	4,645.00	
Mount Laurel Township	4,645.00														0.00	4,645.00	
New Hanover Township	750.00														0.00	750.00	
North Hanover Township	1,595.00														0.00	1,595.00	
Palmyra Borough	1,595.00														0.00	1,595.00	
Pemberton Borough	995.00														0.00	995.00	
Pemberton Township	4,645.00														0.00	4,645.00	
Riverside Township	2,660.00														0.00	2,660.00	
Shamong Township	995.00														0.00	995.00	
Southampton Township	1,595.00														0.00	1,595.00	
Springfield Township	995.00														0.00	995.00	
Tabernacle Township	995.00														0.00	995.00	
Westampton Township	1,595.00														0.00	1,595.00	
Woodland Township	995.00														0.00	995.00	
Wrightstown Borough	995.00														0.00	995.00	
<b>Total By Line</b>	<b>52,045</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00</b>	<b>52,045.00</b>	

**Must be Claimed or Encumbered by November 29, 2024. All Encumbered Claims Must be Claimed by January 31, 2025**

**Burlington County Municipal Joint Insurance Fund  
2024 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid 2025	Total Paid	Remaining Balance	Date of Encumber
Bass River Townshi	500.00														0.00	500.00	
Beverly City	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Townsf	1,000.00				259.90										259.90	740.10	
Chesterfield Townsf	500.00														0.00	500.00	
Delanco Township	750.00														0.00	750.00	
Delran Township	1,000.00														0.00	1,000.00	
Edgewater Park Tov	750.00														0.00	750.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	1,000.00														0.00	1,000.00	
Hainesport Townshi	500.00														0.00	500.00	
Lumberton Townshi	1,000.00														0.00	1,000.00	
Mansfield Township	750.00														0.00	750.00	
Medford Township	1,500.00														0.00	1,500.00	
Mount Laurel Towns	1,500.00														0.00	1,500.00	
New Hanover Towns	500.00														0.00	500.00	
North Hanover Town	750.00														0.00	750.00	
Palmyra Borough	750.00														0.00	750.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Townshi	1,500.00														0.00	1,500.00	
Riverside Township	1,000.00														0.00	1,000.00	
Shamong Township	500.00														0.00	500.00	
Southampton Towns	750.00														0.00	750.00	
Springfield Townshi	500.00														0.00	500.00	
Tabernacle Townshi	500.00														0.00	500.00	
Westampton Towns	750.00														0.00	750.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Boroug	500.00														0.00	500.00	
<b>Total By Line</b>	<b>\$21,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$259.90</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>259.90</b>	<b>21,490.10</b>	

**Must be Claimed or Encumbered by November 29, 2024. All Encumbered Claims Must be Claimed by January 31, 2025**

**Burlington County Municipal Joint Insurance Fund  
2024 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2024	Feb 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid in 2025	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	500.00														0.00	500.00	
Beverly City	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Township	500.00														0.00	500.00	
Chesterfield Township	500.00														0.00	500.00	
Delanco Township	500.00														0.00	500.00	
Delran Township	500.00														0.00	500.00	
Edgewater Park Townshi	500.00														0.00	500.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	500.00				500.00										500.00	-	
Hainesport Township	500.00														0.00	500.00	
Lumberton Township	500.00														0.00	500.00	
Mansfield Township	500.00														0.00	500.00	
Medford Township	500.00														0.00	500.00	
Mount Laurel Township	500.00														0.00	500.00	
New Hanover Township	500.00														0.00	500.00	
North Hanover Township	500.00														0.00	500.00	
Palmyra Borough	500.00														0.00	500.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Township	500.00														0.00	500.00	
Riverside Township	500.00														0.00	500.00	
Shamong Township	500.00														0.00	500.00	
Southampton Township	500.00														0.00	500.00	
Springfield Township	500.00														0.00	500.00	
Tabernacle Township	500.00														0.00	500.00	
Westampton Township	500.00														0.00	500.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Borough	500.00														0.00	500.00	
<b>Total By Line</b>	<b>14,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$13,500.00</b>	

**Must be Claimed or Encumbered by November 29, 2024. All Encumbered Claims Must be Claimed by January 31, 2025**

F:\DATA\Risk\EXCEL\BURLCO\2024\Safety\BURLCO 2024 REIMBURSE.xlsx\EPL CYBER

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlico JIF									
Data Valued As of :		April 3, 2024							
Total Participating Members		28							
Complaint		28							
Percent Compliant		100.00%							
			01/01/24	2024					
Member Name	* Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Amended Deductible Date	Revised EPL Deductible	Co-Insurance 01/01/24	Amended Date	Amended Co-Insurance
BASS RIVER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
BEVERLY	Yes	Yes	\$ 2,500	\$ 2,500			0%		
BORDENTOWN CITY	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
CHESTERFIELD	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
DELANCO	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K		
DELTRAN	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
EDGEWATER PARK	Yes	Yes	\$ 2,500	\$ 2,500			0%		
FIELDSBORO	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
FLORENCE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
HAINESPORT	Yes	Yes	\$ 2,500	\$ 2,500			0%		
LUMBERTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 100K		
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 5,000	\$ 5,000			0%		
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
MOUNT LAUREL	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
NEW HANOVER	Yes	Yes	\$ 2,500	\$ 2,500			0%		
NORTH HANOVER	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
PALMYRA	Yes	Yes	\$ 20,000	\$ 20,000			0%		
PEMBERTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
RIVERSIDE	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
SHAMONG	Yes	Yes	\$ 10,000	\$ 10,000			0%		
SOUTHAMPTON	Yes	Yes	\$ 2,500	\$ 2,500			0%		
SPRINGFIELD	Yes	Yes	\$ 7,500	\$ 7,500			20% of 1st 100K		
TABERNACLE	Yes	Yes	\$ 10,000	\$ 10,000			0%		
WESTAMPTON	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
WOODLAND	Yes	Yes	\$ 20,000	\$ 20,000			20% of 1st 250K		
WRIGHTSTOWN	Yes	Yes	\$ 100,000	\$ 20,000	03/27/24	\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL	3/27/2024	20% of 1st 250K

\* Member does NOT participate in EPL coverage



# MEL STATUTORY BONDS as of 4/3/24

Name	Applicant	Active Statutory Bond	Bond Position 1	Effective Date	Position 1 Status	Position 1 Delete Date	Position 1 Condition	Bond Position 2	Effective Date	Position 2 Status	Position 2 Delete Date	Position 2 Status
Bass River Township	Eileen Brower	No	Treasurer	06/13/2016	Approved	08/29/2023						Approved
Bass River Township	Albert Stanley	Yes	Tax Collector	06/05/2017	Approved		No	Assuming Treasurer	06/05/2017	Approved		Approved
Bass River Township	Linda Eliason-Ash	No	Tax Collector	01/01/2007	Approved	05/31/2017						Approved
Bass River Township	David Schultz	Yes	Treasurer	02/20/2023	Approved							Approved
Beverly City	Yvonne Bullock	No	CFO (Assuming Treasurer Duties)	05/01/2014	Approved	01/23/2024						Approved
Beverly City	Shari Key	No	Tax Collector	05/01/2014	Approved	07/19/2021						Approved
Beverly City	Error - delete	No		10/08/2020	Approved	10/08/2020						Approved
Beverly City	Dawn McClain	Yes	Tax Collector	06/21/2021	Approved							Approved
Beverly City	Kinjalben Patel	Yes	CFO (Assuming Treasurer Duties)	01/01/2024	Approved							Approved
Bordentown City	Jennifer M. Smith	Yes	Tax Collector	02/13/2017	Approved							Approved
Bordentown City	Caryn Hoyer	No	Tax Collector	08/10/2015	Approved	02/13/2017						Approved
Bordentown City	Margaret Peak	No	CFO (Assuming Treasurer Duties)	08/01/2013	Approved	06/14/2019						Approved
Bordentown City	Tanyika Johns	No	Tax Collector	03/11/2014	Approved	08/10/2015						Approved
Bordentown City	Richard Wright	No	Treasurer	06/20/2019	Approved	10/18/2020						Approved
Bordentown City	Margaret M. Peak	Yes	CFO (Assuming Treasurer Duties)	10/19/2020	Approved							Approved
Bordentown Township	Jeffrey Elasser	No	Tax Collector	08/01/2015	Approved	03/19/2021						Approved
Bordentown Township	Donna Muldrow	No	Treasurer	03/05/2009	Approved	03/01/2020						Approved
Bordentown Township	MaryAlice Picariello	No	Tax Collector	03/05/2009	Approved	05/29/2015						Approved
Bordentown Township	Add in error	No	Treasurer	01/01/1900	Incomplete	01/01/1900						Incomplete
Bordentown Township	Kittina Wallrath	No	Treasurer	03/01/2020	Incomplete	09/29/2021						Incomplete
Bordentown Township	Laurie Finger	Yes	Tax Collector	04/19/2021	Approved							Approved
Bordentown Township	Sumedha Rao	No	Treasurer	11/15/2021	Approved	11/23/2022						Approved
Chesterfield Township	Wendy Wulstein	Yes	Treasurer	01/31/2012	Approved							Approved
Chesterfield Township	Caryn M. Hoyer	Yes	Tax Collector	06/30/2008	Approved							Approved
Delanco Township	Jennifer Dellavalle	Yes	Tax Collector	11/01/2016	Approved							Approved
Delanco Township	Robert L. Hudnell	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved							Approved
Delanco Township	Lynn A. Davis	No	Tax Collector	01/01/2007	Approved	11/01/2016						Approved
Delran Township	Victoria Boras	No	Tax Collector	06/27/2011	Approved	02/28/2019						Approved
Delran Township	Linda Lewis	No	Treasurer	12/21/2018	Approved	04/01/2019						Approved
Delran Township	Tanyika Johns	No	Tax Collector	01/01/2019	Approved	01/01/2024						Approved
Delran Township	Margaret M. Peak	No	CFO (Assuming Treasurer Duties)	04/08/2019	Approved	10/16/2020						Approved
Delran Township	Kareemah Press	No	CFO (Assuming Treasurer Duties)	10/19/2020	Approved	10/19/2020						Approved
Delran Township	Jamey Eggers	Yes	Tax Collector	01/01/2024	Approved							Approved
Edgewater Park Township	Mindie Weiner	Yes	Tax Collector	02/05/2019	Approved							Approved
Edgewater Park Township	Tanyika Johns	No	Tax Collector		Approved	02/05/2019						Approved
Fieldsboro Borough	Lan Chen Shen	No	Tax Collector	01/01/2016	Approved	03/31/2019						Approved
Fieldsboro Borough	Peter Federico	No	Treasurer	01/01/2016	Approved	11/01/2023						Approved
Fieldsboro Borough	LEIGHA A BOGDANOWICZ	No	Tax Collector	04/01/2019	Approved	01/03/2022						Approved
Fieldsboro Borough	Danielle Gsell	Yes	Tax Collector	01/03/2022	Approved							Approved
Fieldsboro Borough	Jamie Augustyn	Yes	Treasurer	11/01/2023	Approved							Approved
Florence Township	Christine Swiderski	Yes	Tax Collector	05/11/2020	Approved							Approved
Florence Township	Sandra Blacker	No	CFO (Assuming Treasurer Duties)	05/07/2020	Approved	11/30/2020						Approved
Florence Township	Michelle Chiemiengo	Yes	Treasurer	11/01/2020	Approved							Approved
Florence Township	Paul Ordog	Yes	Library Treasurer	09/15/2022	Approved							Approved
Hainesport Township	Sharon A. Deviney	No	Tax Collector	01/01/2007	Approved	01/01/2020						Approved
Hainesport Township	Joanna Mustafa	No	CFO (Assuming Treasurer Duties)	12/13/2016	Approved	02/17/2017						Approved
Hainesport Township	Dawn Emmons	No	CFO (Assuming Treasurer Duties)	02/01/2017	Pending	01/31/2019						Pending
Hainesport Township	Donna Condo	No	CFO (Assuming Treasurer Duties)	02/01/2019	Approved	06/30/2022						Approved
Hainesport Township	Paula Tiver	Yes	Tax Collector	01/01/2020	Approved							Approved
Hainesport Township	Michael Dehoff	No	CFO (Assuming Treasurer Duties)	07/01/2022	Pending	11/07/2022						Pending
Hainesport Township	Dawn Gorman	Yes	CFO (Assuming Treasurer Duties)	11/08/2022	Approved							Approved

# MEL STATUTORY BONDS as of 4/3/24

Name	Applicant	Active Statutory Bond	Bond Position 1	Effective Date	Position 1 Status	Position 1 Delete Date	Position 2	Effective Date	Position 2 Status	Position 2 Delete Date	Position 3	Effective Date	Position 3 Status	Position 3 Delete Date	Position 4	Effective Date	Position 4 Status	Position 4 Delete Date
Lumberton Township	Robin D. Sarlo	No	Tax Collector	01/01/2016	Approved	12/31/2022												Approved
Lumberton Township	Sharon Deviney	No	Tax Collector	02/19/2011	Approved	12/31/2015												Approved
Lumberton Township	Tara Krueger	Yes	CFO (Assuming Treasurer Duties)	06/23/2022	Approved													Approved
Lumberton Township	Kim Muchowski	Yes	Tax Collector	01/01/2023	Approved													Approved
Mansfield Township	Elaine Fortin	No	Tax Collector	01/01/2007	Approved	07/01/2018												Approved
Mansfield Township	Joseph P Monzo	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	07/01/2019												Approved
Mansfield Township	Dana Elliott	No	Tax Collector	07/01/2018	Approved	07/06/2020												Approved
Mansfield Township	Bonnie Grouser	Yes	CFO (Assuming Treasurer Duties)	07/01/2019	Approved													Approved
Mansfield Township	Linda Hannawacker	Yes	Tax Collector	07/06/2020	Approved													Approved
Medford Township	Albert Stanley	No	CFO (Assuming Treasurer Duties)	08/03/2015	Approved	03/04/2019												Approved
Medford Township	Patricia Capasso	No	Tax Collector	01/01/2013	Approved	09/30/2020												Approved
Medford Township	Robin Sarlo	No	CFO (Assuming Treasurer Duties)	03/04/2019	Approved	02/23/2022												Approved
Medford Township	Rachel Warrington	Yes	Tax Collector	10/01/2020	Approved													Approved
Medford Township	Lindsey Parent	Yes	Treasurer	03/01/2022	Approved													Approved
Mount Laurel Township	Kim Muchowski	Yes	Tax Collector	10/24/2016	Approved													Approved
Mount Laurel Township	Karen Cohen	No	Library Treasurer	01/15/2014	Approved	12/31/2021												Approved
Mount Laurel Township	Tara Krueger	Yes	Treasurer	04/17/2017	Approved													Approved
Mount Laurel Township	Meredith Tomczyk	No	CFO (Assuming Treasurer Duties)	01/09/2012	Approved	01/01/1900												Approved
Mount Laurel Township	Maureen Mitchell	No	Tax Collector	01/30/2012	Approved	10/24/2016												Approved
Mount Laurel Township	Walter Stridick	No	Library Treasurer	01/01/2022	Approved	01/17/2024												Approved
Mount Laurel Township	Susan Rovi	Yes	Library Treasurer	01/17/2024	Approved													Approved
New Hanover Township	Lynn Davis	Yes	Tax Collector	01/01/2020	Approved													Approved
New Hanover Township	Terry Henry	Yes	CFO (Assuming Treasurer Duties)	02/26/2020	Approved													Approved
North Hanover Township	Mary Alice Picariello	Yes	Tax Collector	06/27/2009	Approved													Approved
North Hanover Township	Joseph Greene	Yes	Treasurer	04/29/2013	Approved													Approved
Palmyra Borough	Tanyika Johns	Yes	Tax Collector	06/15/2020	Approved													Approved
Palmyra Borough		No			Approved	01/01/1900												Approved
Palmyra Borough	Danielle Lippincott	No	Tax Collector	01/25/2019	Approved	01/01/1900												Approved
Palmyra Borough	Donna Condo	Yes	CFO (Assuming Treasurer Duties)	01/01/2016	Approved													Approved
Palmyra Borough	Janeen Rossi	No	Tax Collector			01/01/1900												Approved
Pemberton Borough	Donna Mull	No	Treasurer	01/01/2011	Approved	10/31/2022												Approved
Pemberton Borough	Kathleen Smick	Yes	Tax Collector	05/19/2014	Approved		Yes	Treasurer	10/31/2022									Approved
Pemberton Township	Alison Varrellmann	No	Tax Collector	03/23/2015	Approved	04/20/2022												Approved
Pemberton Township	Robert Benick	No	Treasurer	01/01/2014	Approved	10/01/2021												Approved
Pemberton Township	Alison Shinkunas	No	Tax Collector	03/23/2015	Approved	01/01/1900												Approved
Pemberton Township	Shayla Steele	Yes	Tax Collector	06/20/2022	Approved													Approved
Pemberton Township	Joyce Tinnes	No	CFO (Assuming Treasurer Duties)	10/07/2021	Approved	12/31/2022												Approved
Pemberton Township	Daniel Hornickel	No	Tax Collector	04/20/2022	Approved	06/20/2022												Approved
Pemberton Township	Candice Pennewell	Yes	CFO (Assuming Treasurer Duties)	12/22/2022	Approved													Approved
Riverside Township	Meghan O. Jack	No	Treasurer	06/01/2013	Approved	01/01/2023												Approved
Riverside Township	Mindie Weiner	Yes	Tax Collector	03/21/2016	Approved													Approved
Riverside Township	Nancy Elmeaze	No	Tax Collector	09/01/2007	Approved	07/31/2015												Approved
Riverside Township	Michael Mansdoerfer	Yes	CFO (Assuming Treasurer Duties)	01/01/2022	Approved													Approved
Shamong Township	Christine Chambers	Yes	CFO (Assuming Treasurer Duties)	11/24/2014	Approved													Approved
Shamong Township	Kathryn J. Taylor	No	Tax Collector	01/01/2007	Approved	11/27/2020												Approved
Shamong Township	Kathryn Merkh	Yes	Tax Collector	01/01/2022	Approved													Approved
Southampton Township	Melissa Chesla	Yes	Tax Collector	09/01/2014	Approved													Approved
Southampton Township	Nancy Gower	No	CFO (Assuming Treasurer Duties)	01/01/2007	Approved	02/28/2022												Approved
Southampton Township	Kinjalben Patel	Yes	CFO (Assuming Treasurer Duties)	03/01/2022	Approved													Approved

# MEL STATUTORY BONDS as of 4/3/24

Name	Applicant	Active Statutory Bond	Bond Position 1	Effective Date	Position Approval Status	Position Expiration Date	Position Condition	Bond Position 2	Effective Date	Position Approval Status	Position Expiration Date	Position Condition
Springfield Township	Dianne Kelly	No	CFO (Assuming Treasurer Duties)	01/01/2010	Approved	09/30/2020						Approved
Springfield Township	Melissa Chesla	Yes	Tax Collector	11/01/2014	Approved							Approved
Springfield Township	Yolaika Gonzalez	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved							Approved
Tabernacle Township	Kimberly Smith	Yes	Tax Collector	04/01/2016	Approved							Approved
Tabernacle Township	Susan Costales	No	Tax Collector	09/24/2008	Approved	08/21/2018						Approved
Tabernacle Township	Rodney R Haines	Yes	CFO (Assuming Treasurer Duties)	08/01/2018	Approved							Approved
Westampton Township	Robert L. Hudnell	Yes	Treasurer	01/01/2007	Approved							Approved
Westampton Township	Carol A. Brown-layou	No	Tax Collector	01/01/2007	Approved	12/31/2021						Approved
Westampton Township	Christine Taylor	No	Tax Collector	01/07/2022	Approved	02/28/2022						Approved
Westampton Township	Kathryn Merkh	Yes	Tax Collector	03/01/2022	Approved							Approved
Woodland Township	Nancy Seeland	Yes	Tax Collector	01/01/2015	Approved							Approved
Woodland Township	Kathleen Rosmando	Yes	CFO (Assuming Treasurer Duties)	06/06/2013	Approved							Approved
Wrightstown Borough	Ronald A. Ghrist	No	Treasurer	01/01/2010	Approved	12/22/2022						Approved
Wrightstown Borough	Jeffrey C. Elsasser	Yes	Tax Collector	11/01/2016	Approved							Approved
Wrightstown Borough	Lynn A. Davis	No	Tax Collector	01/01/2010	Approved	11/01/2016						Approved
Wrightstown Borough	Karen Baldino	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved							Approved

**Burlington County Municipal Joint Insurance Fund  
Skateboard Park Approval Status**

<b>Member Municipality</b>	<b>Stage</b>	<b>Status</b>	<b>Notes</b>
Bass River			
Beverly			
Bordentown City			
Bordentown Twp			
Chesterfield			
<b>Delanco</b>	<b>Approved</b>		<b>Approved June 19, 2001</b>
Delran			
Edgewater			
Fieldsboro			
Florence			
Hainesport			
Lumberton			
Mansfield			
<b>Medford</b>	<b>Approved</b>		<b>Approved March 21, 2000</b>
Mount Laurel			
New Hanover			
North Hanover			
<b>Palmyra</b>	<b>Approved</b>		<b>Did not qualify as a skate park for MEL underwriting purposes</b>
Pemberton Boro.			
Pemberton Twp.			
Riverside			
Shamong			
Southampton			
Springfield			
Tabernacle			
Westampton			
Woodland			
Wrightstown			

## Appellate Division Rules That Claimants in Certain Circumstances Do Not Have to Reimburse an Employer's Lien From a Third Party Recovery Until the End of the Workers' Compensation Case

John H. Geaney March 25, 2024

The unreported case of **New Jersey Transit Corp. v. Joseph**, No. A-1194-22 (App. Div. March 19, 2024) has thrown a wrench into the common understanding of when to resolve third party liens in New Jersey. The facts that are supplied in the case are not detailed. Darshelle Joseph was injured on October 23, 2019, during the course of his employment with New Jersey Transit. The opinion notes that NJ Transit's carrier notified Joseph on November 11, 2019, of its lien rights as to any third party recovery. The letter also advised Mr. Joseph to contact the carrier if he should retain an attorney in a third-party case. The Appellate Division observed that there was no indication in the record whether Mr. Joseph notified either NJ Transit or its carrier of the third-party action, nor does the opinion discuss what, if anything, the third party attorney knew about NJ Transit's lien when the third party case settled.

NJ Transit paid \$7,112.90 in workers' compensation medical and temporary disability benefits to petitioner, Darshelle Joseph. The workers' compensation case had not yet been resolved. Mr. Joseph sued the tortfeasor and recovered \$14,000 in settlement with his uninsured motorist insurance policy in December 2021. His attorney disbursed the full \$14,000 settlement amount less counsel fees and costs of \$15.10 to Mr. Joseph. No repayment was made to the New Jersey Transit for its medical and temporary disability benefits lien as of the date of the third party settlement.

NJ Transit filed a verified complaint in civil court seeking reimbursement of its statutory lien. It is noted in the decision that the trial court did not hear oral arguments but ruled on the briefs submitted, denying NJ Transit's application for lien reimbursement as being "premature."

The trial court and Appellate Division disagreed with NJ Transit's argument that the employer's statutory lien must be satisfied immediately upon resolution of the third-party settlement. The Appellate Division said, "Thus, the statute makes no mention of when the employer's lien must be satisfied, but it makes clear the specific amount of the lien cannot be determined until the employer's liability is finalized." The Court was referring to N.J.S.A. 34:15-40(b) which states:

b) If the sum recovered by the employee ... from the third person ... is equivalent to or greater than the liability of the employer ... under this statute, the employer ... shall be released from such liability and shall be entitled to be reimbursed ... for the medical expenses incurred and compensation payments theretofore paid to the injured employee ... less employee's expenses of suit and attorney's fee as hereinafter defined.

The Court read the above paragraph as being directly applicable to this case because the \$14,000 civil recovery was higher than the \$7,112.90 paid in medical and temporary disability benefits but the court also noted that the workers' compensation case had not yet concluded. The Court said, "*Thus, there is no requirement the employer's lien must be paid following recovery from a third-party tortfeasor. Indeed, it cannot be fully satisfied until any associated workers' compensation action is finalized and the employer's liability under the Act is determined. Thus, an employer's unperfected statutory lien is not required to be satisfied immediately upon the injured employee's recovery from a third-party tortfeasor.*"

The comment that the Court made about an "unperfected lien" is important to understand for all workers' compensation practitioners. The Court was referring to N.J.S.A. 34:15-40(d), which provides that the employer or its carrier may serve notice on the third-party defendant or its insurance carrier of its lien rights as to any third-party recovery arising from the work injury. When that notice is provided, the third-party defendant or its insurance carrier may not make settlement payments to the injured employee in the civil action until the workers' compensation lien is satisfied. This notice provision is what the Court meant by "perfection" of lien rights. The Court said that in this case, there was no proof of any perfection of lien rights.

Current practice in New Jersey is contrary to this decision. When a third-party settlement occurs – even if the workers' compensation case is ongoing – the lien is resolved as to the amount of the third-party recovery. In a case like this, the third-party attorney would repay two thirds of \$7,112.90 minus statutory costs, and then the employee would continue to pay one third of future benefits until the amount of the workers' compensation benefits would reach \$14,000 (which was the amount of the UM settlement). Thereafter the employer would pay dollar for dollar on any future benefits. The employer is not actually paying workers' compensation benefits up to the amount of the \$14,000 settlement. Rather the employer is making its contribution to plaintiff's counsel fee in the third party case.

The Court acknowledged that the underlying principle behind N.J.S.A. 34:15-40 was to prevent double recoveries. In this case the plaintiff made a double recovery because he received his \$7,112.90 and kept two thirds of the \$14,000 UM settlement. The Court seemed to be suggesting that this problem of double recovery could be addressed at the end of the workers' compensation case depending on how much more money NJ Transit has to pay to resolve the workers' compensation claim. The flaw in that argument is that if NJ Transit should close the file with only a few thousand more dollars in payments, a double recovery will occur and NJ Transit will not receive repayment of its lien.

The Appellate Division was concerned about the fact that NJ Transit's lien was not protected in this case because the entire \$14,000 settlement was disbursed without holding funds in escrow to satisfy the lien. It said, "As long as the funds to pay the lien are protected – either deposited into court or deposited in an attorney trust account –

there is no prejudice to NJ Transit.” The Court remanded the case to the trial court to take steps to protect NJ Transit’s lien. None of this would have been necessary had the lien been taken care of at the time of the third party settlement.

This case is focused on an important issue: namely, the timing of lien repayments when a third-party settlement occurs during an unresolved and ongoing workers’ compensation case. The general principles discussed in this case are far more important to focus on than the outcome in this Appellate Division case because the record here is so sparse. The opinion does not mention what contact there was, if any, between plaintiff and his lawyer and NJ Transit before the third-party settlement funds were disbursed.

We all know that third-party settlements occur all the time during ongoing workers’ compensation cases. The Court correctly observed that “perfected” liens must be repaid to the employer at the time of the third-party settlement if notice has been given to the third-party defendant or its carrier of the employer’s lien rights. In that situation, there can be no attempt to delay repayment until the end of the workers’ compensation case. Now let’s consider so-called unperfected liens where the third-party defendant and its carrier are not notified of lien rights before they disburse payments. If both plaintiff’s attorney and the plaintiff have actual notice of the employer’s lien rights at the time of settlement of the third-party case, why would the result be different? Why would there be an opportunity to delay repayment until the workers’ compensation case should end – which might be several more years? It is the actual notice that should matter. It would be inconsistent to read the statute to mean that a lawyer and plaintiff with actual notice of the current lien amount should be held to a different legal standard than a third-party defendant or its carrier with respect to the timing of reimbursement.

## A Brief History of the New Jersey Workers’ Compensation Act

John H. Geaney April 3, 2024

For those who do not like workers’ compensation, blame Otto Von Bismarck. Yes, the man known as the Iron Chancellor, who united all the kingdoms and states into one Germany, passed the first modern workers’ compensation law in 1874. Other western European nations soon followed, and between 1911 and 1920 every state in America adopted a workers’ compensation law, all of which borrowed from Bismarck’s first modern law. On April 4, 2024, New Jersey marks its 113<sup>th</sup> year of workers’ compensation. Wisconsin was the first state to pass a workers’ compensation law in 1911. Nine more states, including New Jersey, followed in 1911.

The significance of having a workers’ compensation law can only be appreciated if you consider how injuries were treated before 1911. Former Director of the Division of Workers’ Compensation, Peter Calderone, wrote an excellent article in 2011 explaining what life was like before modern workers’ compensation laws. If an employee’s injury was caused by his own negligence, or by a co-employee’s negligence or was just a fact

of business life, the employer paid no workers' compensation benefits. That meant no medical treatment was offered, no lost wages and no benefits were voluntarily paid. Fault was the main defense in all cases. Work injuries quickly led to impoverishment for families.

Since there was no workers' compensation law until 1911, injured workers would hire litigation lawyers who would sue the employer for medical care and damages. Courts in every state were jam packed with thousands of such cases. Employers would sometimes win the suits and sometimes lose and pay high jury awards. The process was slow and both labor groups and employers were unhappy with the system.

While Bismarck may have started the concept of the modern workers' compensation law, New Jersey owes its own unique version of workers' compensation law mostly to one man named Walter Edge, who grew up in Pleasantville, Atlantic County, New Jersey and who started his first newspaper as a ten-year-old boy. At age 17, he purchased the Dorland Agency, an advertising business, and turned it into an international advertising company with offices in the United States and Europe. He founded the Atlantic City Press at age 22, which he sold for an enormous profit. He got into politics at age 21. He was elected to the Assembly at age 36 in 1909 and became a state senator in 1910. Edge was so passionate about creating a New Jersey workers' compensation law that he traveled to Germany and other western European countries to learn how each country's system worked. When he returned from Europe, he had in his mind a plan for a New Jersey workers' compensation law.

Edge sponsored the first New Jersey workers' compensation law in 1911 and lobbied colleagues in both parties to support it. The legislation would take workers' compensation out of civil courts and create an administrative remedy. Edge wrote in 2011: "It is generally conceded that 20 per cent of all litigation today, clogging the machinery of our courts, consists of suits between employer and employee." The legislation was passed with bipartisan support in the Assembly and Senate on April 3, 1911, and then signed into law on April 4, 1911 by Governor Woodrow Wilson.

New Jersey labor groups hailed the law's main features, which were to eliminate fault as an issue for receiving compensation benefits and to provide prompt medical benefits after an injury along with temporary disability and partial permanent disability benefits in certain cases. Edge wrote in 1911, ". . . *American citizenship and humanity does not allow an injured man to walk about the streets uncared for; as, at great expense, the public is maintaining, mainly through charity, many institutions to properly look after unfortunate people. The public is paying the bill.*" Provisions also covered permanent and total disability benefits and dependency benefits. In return for agreeing to a no-fault system, employers received what they wanted. That was an end the right of an employee to sue



his or her employer or co-employee in civil court. This provision is referred to as the “exclusive remedy.”

Walter Edge would go on to pass many other laws that made a difference to New Jersey residents — both labor groups and employers. When North and South Jersey could not agree on major capital projects, he managed to forge a compromise that would lead to the construction of the Ben Franklin Bridge and the Holland Tunnel. He became an early ally of Enoch “Nucky” Johnson (the character on whom “Boardwalk Empire’s” Nucky Thompson was based). In fact, Johnson became Edge’s campaign manager for Governor in 1916. Johnson was a Republican power broker in Atlantic County, and Edge was also able to get the support of the state’s leading Democrat, Mayor Frank Hague of Hudson County fame. Hague thought the Democratic candidate too liberal for his tastes. Edge won and became Governor, eventually serving two terms as Governor of New Jersey, separated by 25 years. What does this biographical history of Walter Edge have to do with workers’ compensation? Not much, but perhaps consider this a minor deviation.

From 1911 to 1979, there really were few changes to the New Jersey Workers’ Compensation Act. Walter Edge’s vision of workers’ compensation in 1911 has stood the test of time. There has only been one major overhaul of New Jersey’s law, and that took place in 1979. The overhaul was necessary because New Jersey’s benefit rates were extremely low and were not keeping up with inflation. An award of 50% permanent partial disability amounted to only \$11,000 in 1979. Even back then, that was not a lot of money. In 1980 the same award more than tripled to \$36,900. Today an award of 50% permanent partial disability for a high wage earner amounts to over \$226,000. For their part, employers were unhappy with the endless exceptions to the going-and-coming rule and the unpredictable standards for occupational disease claims and also lobbied for change in 1979. The Legislature passed dozens of major changes to the Act including the following:

1. Significant rate hikes for temporary disability and permanent partial disability benefits starting in 1980;
2. Tightening the standards for occupational disease claims to include the requirement that the petitioner show proof of a medical condition that is produced by causes which are characteristic of or peculiar to work in a material degree;
3. Creating more stringent medical/legal requirements for cardiovascular and cerebrovascular claims;
4. Requiring proof by objective medical evidence to support any claim for permanent partial disability and eliminating awards based solely on subjective complaints;
5. Narrowing the countless exceptions to the former “going-and-coming rule” and adopting the “premises rule” instead.

Following these and many other amendments, the Supreme Court weighed in on its interpretation of key provisions passed in 1979, including **Perez v. Pantasote**, **Hellwig v. J. F. Rast & Co., Inc.**, **Saunderlin v. E.I. DuPont Co.**, and **Jumpp v. City of Ventnor**.

Where does New Jersey workers' compensation stand today, 113 years after Walter Edge wrote the first workers' compensation law in the state? It remains very much where it stood in 1911 as buttressed by the 1979 amendments. If one were to list the five main pillars of the New Jersey Workers' Compensation Act that differentiate our law from that of other states, they would be these:

- A. Permanent partial disability benefits even for workers who are able to return to their job on a full-time basis with no restriction so long as they have proof of a substantial limitation of non-work activities;
- B. The absence of any medical fee schedule;
- C. Employer-directed medical care;
- D. The employer's right to terminate medical and temporary disability benefits at MMI;
- E. The right of an injured worker to reopen his or her case for further medical, temporary and permanent disability benefits.

All these aspects of the law were set in motion in 1911. Other states have several of these features in their law, but no other state has all five of them. The state that is closest to New Jersey's system is Missouri. Perhaps because Walter Edge was a moderate politician who routinely reached out to both sides of the political aisle throughout his career, he was able to craft legislation that offered advantages to both employees and employers. Neither employers nor employees like every aspect of the New Jersey law. Few can dispute, however, that New Jersey has a better social policy behind its law. The overwhelming majority of injured workers do return to work. The New Jersey Act has its critics. One of the most serious criticisms is that New Jersey has the highest workers' compensation medical costs in the nation. Overall, however, the New Jersey Act is more balanced than workers' compensation laws of most states and remains true to the spirit of the original 1911 law.

## *Land Use Training Certification*

### **Member**

Beverly City  
Bordentown City  
Bordentown Twp.  
Chesterfield Twp.  
Delanco Twp.  
Delran Twp.  
Edgewater Park Twp.  
Florence Twp.  
Hainesport Twp.  
Lumberton Twp.  
Mansfield Twp.  
Medford Twp.  
Mount Laurel Twp.  
New Hanover Twp.  
North Hanover Twp.  
Palmyra Borough  
Pemberton Borough  
Pemberton Twp.  
Riverside Twp.  
Shamong Twp.  
Tabernacle Twp.  
Westampton Twp.  
Woodland Twp.



TO: Elected Officials, Fund Commissioners, & Municipal Clerks, ACM, BURLCO, & TRICO JIFs  
FROM: Paul A. Forlenza, MGA, RMC, Executive Director  
DATE: January 4, 2024  
RE: **2023 -2024 Elected Officials Training Invitation**

\*\*\*\*\*

For more than 20 years, the ACM, BURLCO, & TRICO JIFs have offered our elected officials the opportunity to participate in annual voluntary training. The 2023-2024 Elected Officials Training will take place online via the MEL Safety Institute (MSI). This 45-minute training video provides important information on the challenges facing local elected leaders in managing local government risks and tools available to assist our members. Instructions on how to access this training are attached.

The online training format allows for participation by all our elected officials, and the convenience of completing this training when their schedule permits, prior to the May 1, 2024 deadline. By utilizing the MEL Safety Institute, my office will be able to better track the completion of the training and document the credits due to members' assessments.

Within a week or so of completing the online training, those that complete the course will receive an email from my office highlighting the various risk management programs discussed during the training and how they can be accessed by our members.

Please remember that for every elected official that completes the training, their municipality will earn a \$250 credit towards your municipality's 2024 MEL Assessment (capped at 5% of your 2024 MEL Assessment). Also, your highest ranking administrative official is eligible to earn this credit by completing the course.

On a final note, if you attended the Elected Officials Training at the League of Municipalities in November 2023, you will receive credit for the training.

Thank you for your attention to this matter. As always, please feel free to contact me should you have any questions.

File: MEL/2024/Elected Officials Training Tab: Initiation

# 2023-2024 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



This seminar is designed to provide a general understanding of the legal principles pertaining to governmental operations. Municipal Elected Officials, Authority Commissioners, and a member's Chief Executive Officer (i.e., Municipal Manager/Administrator or Executive Director) who completes this course by May 2024 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2024 assessment.

## Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the [Request Training button](#) on the top right of your [Home Screen](#).
5. Select the check box to the right of the course [2023-2024 Elected Officials Risk Management Seminar](#).
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the [Assigned](#) section of your [Home Screen](#).
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your [Certificate of Completion](#) will appear and can be printed.
10. The course and certificate will now appear in the [Completed](#) section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have questions or need assistance, contact the [Andrea Felip at 856-552-4740](#) or [afelip@jamontgomery.com](mailto:afelip@jamontgomery.com).

## 2024 BURLCO Meeting Attendance

Municipality	Name	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
<b>(Mtg Occurred=Y)</b>		Y	Y	Y												3			
Bass River	Capriglione/Gleghorn	N/A	N/A	N/A										0	0	3	0%	0%	0%
Beverly City	Wolbert/D'Alfonso	FC	FC	FC										3	0	3	100%	0%	100%
Bordentown City	Peak/Smith	FC	FC	FC										3	0	3	100%	0%	100%
Bordentown Twp.	Carrington/Theokas	FC	FC	FC										3	0	3	100%	0%	100%
Chesterfield Township	Hoyer/Fryc	FC	FC	FC										3	0	3	100%	0%	100%
Delanco Township	Provanzano/Ouellette	FC	FC	FC										3	0	3	100%	0%	100%
Delran Township	Bellina/Eggers	FC	FC	FC										3	0	3	100%	0%	100%
Edgewater Park Twp.	Pullion/Clayton	FC	Alt	FC										2	1	3	67%	33%	100%
Fieldsboro	Hansell, P./Lewis.C	FC	N/A	N/A										1	0	3	33%	0%	33%
Florence Township	Sahol/Erlston	FC	FC	Alt										2	1	3	67%	33%	100%
Hainesport Township	Kosko/Wicker	FC	Alt	FC										2	1	3	67%	33%	100%
Lumberton Township	Gregory/Quinn	FC	Alt	FC										2	1	3	67%	33%	100%
Mansfield Township	Fitzpatrick	FC	FC	FC										3	0	3	100%	0%	100%
Medford Township	Bielec/Czerniecki	FC	FC	N/A										2	0	3	67%	0%	67%
Mt. Laurel	Mascia/Hudnall	FC	FC	FC										3	0	3	100%	0%	100%
New Hanover	Jackson/Tulianno	N/A	FC	FC										2	0	3	67%	0%	67%
North Hanover	Picariello/Mellor	FC	FC	FC										3	0	3	100%	0%	100%
Palmyra Borough	Gural/Jackson	FC	N/A	N/A										1	0	3	33%	0%	33%
Pemberton Borough	Smick/Wall	FC	FC	FC										3	0	3	100%	0%	100%
Pemberton Twp.	Hornickel/Brown	FC	FC	FC										3	0	3	100%	0%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC										3	0	3	100%	0%	100%
Shamong Township	Onorato	FC	FC	FC										3	0	3	100%	0%	100%
Southampton Township	Hoffman	N/A	N/A	N/A										0	0	3	0%	0%	0%
Springfield Township	Boyington/Sobotka	N/A	N/A	FC										1	0	3	33%	0%	33%
Tabernacle Township	Cummins/Amato	FC	FC	FC										3	0	3	100%	0%	100%
Westampton Township	Farnsworth/Ferguson	FC	FC	N/A										2	0	3	67%	0%	67%
Woodland Township	Brown/Seeland	N/A	FC	FC										2	0	3	67%	0%	67%
Wrightstown	Ingling/Gorman	FC	FC	FC										3	0	3	100%	0%	100%
<b>28</b>		23	23	22	28	28	28	28	28	28	28	28	28	64	4	84	76%	5%	81%
		82%	82%	79%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance



## Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

**Who can use the EPL Helpline?** MEL member municipalities will select and approve two individuals to use the helpline.

**What hours is the EPL Helpline available?** The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

**What kinds of issues can be addressed?** Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

**What are the MEL EPL Helpline numbers?** MEL members can choose to call any of the MEL EPL Helpline firms listed below.

**MEL EPL HELPLINE:  
732-583-7474**

Jodi Howlett  
Cleary Giacobbe Alfieri Jacobs LLC  
955 State Route 34, Suite 200  
Matawan, NJ 07747955

**MEL EPL HELPLINE:  
609-522-5599**

David S. DeWeese  
The DeWeese Law Firm  
3200 Pacific Avenue  
Wildwood, New Jersey 08260

**MEL EPL HELPLINE:  
973-334-1900**

Fred Semrau  
Dorsey & Semrau  
714 Main Street  
Boonton, NJ 07005

**What happens after the call?** The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.





**MEL EPL Helpline  
Authorized Contact Person(s)**

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Elizabeth Godfrey	James Renwick
Beverly City	Caitlin Midgette, Clerk	Rich Wolbert
Bordentown City	Margaret Peak	Jennifer Smith
Bordentown Township	Mike Theokas	Nathan Roohr
Chesterfield Township	Caryn Hoyer	Wendy Wulstein
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	Joe Bellina	Jamey Eggers, Clerk
Edgewater Park Township	Tom Pullion, Administrator	Patricia Clayton
Fieldsboro Township	Patrice Hansell	N/A
Florence Township	Tom Sahol	Nancy Erlston
Hainesport Township	Paula Kosko	Tara Wicker
Lumberton Township	Meredith Riculfy, Admin.	Carrie Gregory, Deputy Treas/HR Coordinator
Mansfield Township	Ashley Jolly, Clerk	Bonnie Grouser, Treasurer
Medford Township	Dawn Bielec	Kathy Burger
Mount Laurel Township	Meredith Tomczyk	Jerry Mascia
New Hanover Township	Susan Jackson	Kyle Tuliano
North Hanover Township	Mary Picariello	N/A
Palmyra Borough	John Gural, Administrator	Lt. Josiah Murphy
Pemberton Borough	Kathy Smick	Ed Hunter
Pemberton Township	Daniel Hornickel, BA	Michele Brown
Riverside Township	Meghan Jack, Administrator	Susan Dydek
Shamong Township	Susan Onorato, Clerk	Joanne Robertson
Southampton Township	Kathy Hoffman	Donna Fascenda
Springfield Township	Brandy Boyington	Kristen Lippincott
Tabernacle Township	Maryalice Brown	Lisa Cummins
Westampton Township	Wendy Gibson, Admin	N/A
Woodland Township	Maryalice Brown	Nancy Seeland

**Burlington County Municipal Joint Insurance Fund**

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · [www.burlcojif.org](http://www.burlcojif.org)





**MEL EPL Helpline  
Authorized Contact Person(s)**

Wrightstown Borough	Freda Gorman	James Ingling, Fire Official
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**Burlington County Municipal Joint Insurance Fund**

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · [www.burlcojif.org](http://www.burlcojif.org)

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2024-\_\_\_\_\_**

**A RESOLUTION ADOPTING THE REVISED BURLCOJIF LITIGATION MANAGEMENT  
GUIDELINES.**

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund (BURLCOJIF) is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**WHEREAS**, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund have determined that the BURLCOJIF is distinguished from commercial insurance providers by virtue of the fact that it is formed by municipalities, it is funded by public monies appropriated by the member municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with policies applicable to municipal government; and

**WHEREAS**, upon the recommendation of the Fund Solicitor and the Claims Review Committee, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund have determined that it is appropriate to adopt the revised BURLCOJIF Litigation Management Guidelines; and

**WHEREAS**, the Fund Solicitor has previously provided a draft of these revised Litigation Management Guidelines to the Claims Review Committee of the BURLCOJIF for their review and approval, and the Claims Review Committee of the BURLCOJIF has recommended the adoption of these revised Guidelines by the Fund Commissioners, a copy of which are attached hereto; and

**WHEREAS**, the Commissioners of the Burlington County Municipal Joint Insurance Fund have deemed it appropriate to adopt these revised BURLCOJIF Litigation Management Guidelines.

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled at a public session April 16, 2024, that:

1. The Litigation Management Guidelines which are attached hereto are hereby adopted as the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund.

**BE IT FURTHER RESOLVED** that copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, Claims Administrator and all Assigned Defense Counsel and Approved Associates of the BURLCOJIF Defense Panel for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Secretary

By: \_\_\_\_\_  
Chairperson

Date: April 16, 2024

# LITIGATION MANAGEMENT GUIDELINES



**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

## PREFACE

Since the inception of the Burlington County Municipal Joint Insurance Fund (BURLCOJIF) in 1990, the number of Member Municipalities in the BURLCOJIF has grown from ten (10) to the current number of twenty-seven (27) Municipalities in 2024.

The Municipal Joint Insurance Fund concept has continued to be very successful throughout the State of New Jersey, and the operation of these Funds has resulted in millions of dollars of monetary savings to not only the Member Municipalities but also the taxpayers of these Municipalities. The BURLCOJIF's proactive, effective and efficient handling and management of the claims on behalf of its Member Municipalities has produced and continues to produce outstanding results.

The adoption of an aggressive and consistent Litigation Management Philosophy by the Fund has been very effective in discouraging Plaintiffs' Attorneys and potential Plaintiffs from asserting claims against the Member Municipalities and their Employees. In addition, the philosophy adopted by the Fund has resulted in a significant reduction in the number of claims received, filed and paid. Immediately upon the receipt of notice of a potential claim, the Claims Administrator and the Fund Solicitor each perform extensive investigations and attempt to identify and establish defenses. Thereafter, once the litigation has commenced, the Fund Solicitor, Assigned Defense Counsel (ADC) and the Claims Administrator identify the cases in which the Member Municipality has strong liability defenses, and the Fund determines that those cases will be aggressively defended. In those cases, ADC is directed to serve the Plaintiff's Attorneys with frivolous lawsuit notices (*R.* 1:4-8), and file Motions to Dismiss prior to filing responsive pleadings. If those strategies are unsuccessful, upon the completion of discovery, ADC is directed to file Motions for Summary Judgment. These strategies are effectively utilized to obtain the dismissal of these cases at the earliest stages possible. Our Litigation Philosophy is that the concept of settling a case, which the Fund has determined has strong liability defenses, for the cost of litigation is rarely an option. This philosophy has been very successful in sending the message to the potential Plaintiffs and to the Plaintiffs' Attorneys that settlement monies will not be paid on cases where there are strong liability defenses available to the Member Municipality. This Litigation Philosophy has effectively discouraged the filing of claims against our Member Municipalities, and our goal is to continue that trend into the future. In those cases where the Fund Solicitor, ADC and the Claims Administrator have identified that the Member Municipality has liability issues, the Fund has endeavored to expeditiously attempt to settle the case reasonably, and if that is not possible, the Fund will engage Fund approved Mediators to assist with the reasonable resolution of the case without incurring substantial legal expenses to defend the claim.

Our Fund Professionals (Fund Solicitor, ADC and Claims Administrator) each play very important roles in the successful litigation of claims; however, the ADC occupies the trenches, and the Fund and the Member Municipalities rely upon their representation and guidance for their ultimate successes in litigating the claims. Because of the importance of ADC's role, every three (3) years, the Fund advertises, through Requests for Qualifications (RFQs), the position of ADC for the Fund, and in response to that RFQ, the Fund receives numerous proposals from the best Insurance Defense Firms in South Jersey to serve as ADCs for the Fund. The Fund thoroughly reviews and evaluates each of these proposals in order to determine which firms and attorneys shall be awarded Contracts to serve as the ADC for the Fund. The Fund is fortunate to have the best and the brightest defense attorneys in South Jersey defending cases on behalf of our Member Municipalities and their employees.

The Fund has determined that one of the key components in the effective and efficient defense of claims is for our Fund Professionals to actively engage in regular communications regarding the handling of the claims. The Fund Solicitor conducts annual meetings with ADC and their Approved Associates, and annual meetings with the Supervisors and Adjusters from the Claims Administrator's Office to review and discuss current claims, trends and legal issues; to review and discuss the performance of the Litigation Management Team; to identify and address any communication issues and/or claims handling issues; and to improve the overall performance of the Fund Professionals in the handling and administration of the claims. In addition to the daily communications and meetings, these Litigation Management Guidelines are intended to be an invaluable tool to insure the efficient, effective and consistent management of all of our claims.

It is essential that each of the Contracted ADC and their Approved Associates review these Litigation Management Guidelines regularly, and that they have their support staff also regularly familiarize themselves with these Guidelines to ensure compliance in the best interest of the Fund and the Member Municipalities.

As always, it is the goal of all of the Fund Professionals to continue to work together as a team in the aggressive, effective and efficient management of litigated matters on behalf of the Member Municipalities and their employees and elected officials.

David S. DeWeese, Esquire  
Fund Solicitor, BURLCOJIF

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# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **LITIGATION MANAGEMENT GUIDELINES**

### **I. INTRODUCTION.**

The purpose of these Litigation Management Guidelines is to emphasize, delineate and support the BURLCOJIF's Litigation Management Philosophy, to specifically describe the roles and relationships of the Fund Professionals, the Member Municipalities and their employees and elected officials to the litigation process and to supplement the BURLCOJIF Bylaws, Plan of Risk Management and other policies established by the Fund's Executive Committee.

The Fund recognizes that the total cost of defending, administering, managing and resolving litigated claims can be very expensive, and therefore, through the RFQ process, the Fund has been providing, and is determined to continue to provide, quality ADC, at very reasonable hourly rates, as an essential part of our Litigation Management program. In order to ensure high quality representation together with controlling the costs of litigation, the Fund has established and adopted these Litigation Management Guidelines which will serve the best interests of the Member Municipalities, the Fund Professionals (Fund Solicitor, ADC and Claims Administrator) and the Fund. These Litigation Management Guidelines will provide the Fund Professionals (Fund Solicitor, ADC and Claims Administrator) and the Member Municipalities with guidance as to the roles, duties and responsibilities of the Litigation Management Team throughout the process of defending claims and litigation. The Fund firmly believes that the establishment of these Litigation Management Guidelines is essential to providing the framework for our Litigation Team to successfully defend claims and for the continued success of the Fund.

The Fund is confident that outstanding, effective and efficient claims and litigation defense will be provided for our Member Municipalities when the Litigation Management Team combines all of their skills and resources and effectively communicate with one another from the inception of a claim through the ultimate disposition of the claim. It is imperative that every expense incurred during the claims and litigation process is determined to be reasonable, necessary and required to effectively and efficiently defend and resolve each and every claim. Our "loss experience" is comprised of two factors: loss and expense. It is our goal to control both of these factors while still adhering to our Litigation Management Philosophy. Therefore, a collaborative effort by the Litigation Management Team in the claims management and litigation management process is essential to accomplishing this goal. Jointly, the Team shall endeavor to identify and clarify all pertinent issues at the earliest possible stage of a claim. Thereafter, once the litigation strategy has been established, it is imperative that this "Team" shall immediately proceed toward an expeditious, efficient, cost effective and just disposition of a claim. Disposition of a claim at the earliest possible date is highly desirable, and is in the best interest of our Member Municipalities.

## **II. ROLE OF CLAIMS ADMINISTRATOR.**

The Claims Administrator (CAS) for the BURLCOJIF is an integral member of the Litigation Management Team. The CAS and their staff are the Claims Manager for the Fund, and they are charged with the responsibility of the initial investigation, management and handling of claims prior to litigation being filed. In addition, they are charged with the responsibility of vigilantly and proactively anticipating and initiating all reasonable action necessary to investigate the claims and control the claims and its cost for the Fund and its Member Municipalities. It is for these reasons that the CAS will always retain primary responsibility for the management of a claim from its inception through final disposition. The CAS will work closely with our Fund Solicitor and the ADC, and they will continually monitor all assignments; provide input to the Fund Solicitor and ADC regarding the litigation strategies; prepare all Payment Authority Requests (PARs) for submission to the Claims Review Committee; participate in Mediations and Arbitrations; and upon the conclusion of a claim, provide the Member Municipalities with a copy of the Complaint, Court Order Dismissing the case (if applicable) and any Settlement Agreement and/or Release and Settlement Check (if applicable).

Upon the receipt of a claim, the CAS shall be responsible to immediately and thoroughly investigate the claim and determine the appropriate coverages for the claim under the BURLCOJIF policies of insurance. The CAS shall issue coverage letters to Member Municipalities within ten (10) days of their receipt of the claim explaining the coverage determination for matters under the General Liability Policy (GL), the Automobile Liability Policy (AL), the Police Civil Rights matters under the GL Policy, the Property Damage Policy (PD) and the Employment Practices Liability and Public Officials Liability Policy (EPL/POL). If the claim may be covered under the EPL/POL Policy, the CAS shall also, within ten (10) days of their receipt of the claim, provide notice of the claim to the Claims Administrator for the EPL/POL Policy with copies to the Fund Solicitor for a coverage determination by the EPL/POL carrier. The Municipal Claims Coordinators for the respective Member Municipalities should be utilized by the CAS to obtain all required information and documentation in order to analyze and effectively prepare for the defense of the claim. The CAS should contact the Fund Solicitor for any assistance required in the investigation and evaluation of a claim. In addition, the CAS should consult with the Fund Solicitor regarding any potential pre-suit assignments to ADC. If a claim, on a file where suit has not been commenced, is being presented for Payment Authority Request (PAR) to the Claims Review Committee, the CAS shall, at least thirty (30) days prior to the Claims Review Committee Meeting and the presentation of the PAR, provide a copy of the file to the Fund Solicitor so that the Fund Solicitor can properly evaluate the claim and provide their legal opinion to the CAS prior to the presentation of the PAR to the Claims Review Committee. If the claim cannot be settled by the CAS, with the assistance of the Fund Solicitor, prior to suit, the CAS, upon the receipt of a filed Complaint, shall request that the Fund Solicitor assign a member of the ADC Panel to handle the defense of the Member Municipality and/or their employee(s) in the litigation. The assignment shall be communicated by the Fund Solicitor to ADC, in writing, with copies to the CAS and the Member Municipality and/or their employees who have been named as Defendants, and the Fund Solicitor shall provide the ADC with detailed instructions regarding the handling of the claim.



The CAS shall immediately provide ADC with a complete copy of their file, and thereafter, they shall assist the ADC in conducting any further investigation as is deemed necessary to evaluate the liability and damages exposure of the Member Municipality, and thereafter, based upon that liability and damages determination, the CAS and ADC with the Fund Solicitor shall develop a litigation strategy for the appropriate handling of the matter.

Prior to suit being filed, it is the CAS's responsibility to investigate, negotiate and settle claims in accordance with the maximum amount the "Certifying and Appointing Officer" may approve under the BURLCOJIF's Risk Management Plan. However, once suit is filed, all of the further investigation and negotiations will be coordinated by the ADC, in consultation with the Fund Solicitor and the CAS after receiving the required authority from the Claims Review Committee. The ADC shall keep the Adjuster, the Supervisor of the CAS and the Fund Solicitor apprised of the status of all settlement negotiations.

When a settlement cannot be negotiated or it is determined that the claim will be aggressively defended, the CAS shall work closely with the ADC to complete all Discovery and then prepare the matter for the filing of a Summary Judgment Motion as expeditiously as possible. For cases in which the potential damages are significant, the CAS shall provide detailed quarterly reports of such claims to the Executive Director's Office, the Fund Solicitor, the Fund Solicitor for the Municipal Excess Liability (MEL) and the Claims and Litigation Manager for the MEL in accordance with the established "Large Loss" reporting requirements as outlined in their Contract and as required by the MEL.

When there is a proposed settlement of a claim, the CAS and the ADC shall be certain to immediately inform the appropriate representatives of the Member Municipality (Fund Commissioner, Claims Coordinator, Municipal Administrator and/or Municipal Clerk and the Municipal Solicitor for the Municipality) of the proposed terms of the settlement prior to finalizing the settlement. In addition, at the conclusion of the matter, the Member Municipality shall be provided by the CAS with a copy of the Complaint, Court Order Dismissing the case (if applicable) and any Settlement Agreement and/or Release and Settlement Check (if applicable).

### **III. ROLE OF ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES.**

The BURLCOJIF awards Contracts annually to ADC based upon an RFQ process that occurs every three (3) years. The ADC and their Approved Associates that are selected by the BURLCOJIF after the RFQ process are the only Attorneys permitted to represent the BURLCOJIF's Member Municipalities and /or employees, unless exceptional circumstances arise and the Fund Solicitor, with the approval of the Executive Committee of the BURLCOJIF, determines that other Attorneys are required to provide representation on a particular matter. Therefore, ADC shall only utilize the ADC and the Approved Associates that are designated in their Contract with the BURLCOJIF. If the contracted ADC, during the term of their Contract, desires to add additional ADC and/or Approved Associates to their Contract, ADC must submit the request to the Fund Solicitor together with the Resume of the individual or individuals being requested to be added. The Fund Solicitor shall review and evaluate the request, and if he determines that the request should be approved, he will present the request to the BURLCOJIF Claims Review Committee in the form of a draft of a Resolution for their recommendation to the BURLCOJIF Executive Committee. If the BURLCOJIF Claims Review Committee recommends the addition to the ADC's Contract, the BURLCOJIF Executive Committee shall vote on the Resolution, and if approved, the ADC and/or Approved Associate shall be added to the ADC's Contract.

The ADC who has been assigned to handle the litigation on behalf of a Member Municipality and/or its employee(s) owes the Member Municipality/employee the highest degree of care and good faith during his or her professional legal representation of that entity and/or individual. The Fund's contractual duty to provide a defense to the Member Municipality encompasses the expectation, by both the Member Municipality and the Fund, that ADC will use their best efforts to avoid or limit the liability of the Member Municipality, and to avoid or limit any assessment of damages against the Member Municipality. In all matters, the Fund expects that ADC will abide by the New Jersey's Rules of Professional Conduct and the BURLCOJIF's Conflict of Interest Policy (attached hereto), and that the ADC will diligently, effectively and efficiently provide zealous representation of the Member Municipality and/or employee.

Once ADC has been assigned to defend a claim, the Fund expects ADC to take a very aggressive approach in the handling of the case. If warranted, it is required that Motions to Dismiss and Motions for Summary Judgment are to be filed at the earliest date possible in the litigation. In cases where it is determined that the litigation is frivolous (for example, based upon a lack of jurisdiction or otherwise), ADC shall immediately provide notice to the Plaintiff's Attorney in accordance with *R. 1:4-8*. Likewise, if the filing of a Motion to Dismiss is deemed to be appropriate, it should be filed at the earliest date possible. It is imperative that Motions for Summary Judgment are filed immediately upon the expiration of the Discovery End Date (DED), if not sooner. Those Motions should assert all of the available and applicable Title 59 defenses and any and all other defenses that are available in each particular case. It should be clear that the aggressive, pro-active approach of our ADC toward the pursuit of the early dismissal of cases will be expected and required.

It is expected by the Fund that time entries for extensive legal research will not appear on billings/invoices/memos from either the ADC or an Approved Associate. The Fund Solicitor maintains a Brief and Opinions Bank containing effective briefs and judicial decisions dealing with commonly litigated issues. This Brief and Opinion Bank is accessible by all ADC and Approved Associates. These briefs and opinions, together with the vast experience of our ADC in the defense of municipalities, should eliminate and control any extensive legal research expenses. If legal research is determined to be required, ADC must obtain the prior approval from the Fund Solicitor to conduct the legal research, and ADC should be prepared to provide an accurate estimate for the time required to perform the research to the Fund Solicitor.

There are certain litigation expenses that require ADC to obtain the prior approval from the CAS and the Fund Solicitor. Those expenses include but are not limited to expert's fees, the expense and costs associated with depositions that take place outside of the State of New Jersey and investigator's fees and expenses. ADC must submit a request for the approval of these litigation expenses at least sixty (60) days prior to the date required for the expense to be incurred.

On all litigated matters and all pre-suit assignments, ADC shall submit to the CAS and the Fund Solicitor the following: initial summary and analysis of the file after reviewing pleadings and the CAS file, written summaries of all discovery (Interrogatories, Requests for Production of Documents, Requests for Admission and Depositions); written summaries of all medical records received; written summaries and analysis of all expert opinions and reports received; written summaries prior to and after all mediation sessions; written summaries prior to and after any Arbitration Hearing; written summaries of any judicial decisions on Motions and written summaries of all settlement recommendations and/or negotiations. The goal of ADC shall be to provide these summaries within ten (10) days of the occurrence of the event. In addition, ADC shall regularly review their litigation budget as contained in their Reports, and they shall revise the budget when it is determined to be necessary. Any budget revision shall be accompanied by a detailed explanation for the revision.

When it has been determined that there is a proposal that may cause a claim to be settled, it shall be the primary responsibility of ADC to inform the appropriate representatives of the Member Municipality (Fund Commissioner, Claims Coordinator, Municipal Administrator and/or Municipal Clerk and the Municipal Solicitor for the Municipality) of the terms of the proposed settlement prior to finalizing the settlement. In addition, the Member Municipality shall be provided with copies of all executed Settlement and/or Release documents. Finally, upon the disposition of the claim, other than by settlement, the ADC shall immediately communicate this disposition to the appropriate representatives of the Member Municipality, and thereafter provide them with copies of any and all Court Orders memorializing the disposition.

While the Contracts between the BURLCOJIF and ADC permit billing entries by Paralegals, the tasks billed by ADC's Paralegals shall be limited, and any clerical work which is performed by Paralegals shall not be billed.

Established procedures for the authorization of the delegation of litigation tasks by the ADC to Approved Associates have previously been adopted by the BURLCOJIF. Those procedures are incorporated into these Litigation Management Guidelines and they are set forth below, and they should be strictly adhered to by all ADC and Approved Associates.

**PROCEDURES FOR THE AUTHORIZED DELEGATION OF LITIGATION  
TASKS BY ASSIGNED DEFENSE COUNSEL**

- 1.) The Burlington County Municipal Joint Insurance Fund (BURLCOJIF) shall, by Resolution, annually award Contracts to all the Assigned Defense Counsel (ADC) and their Approved Associates that are permitted to provide representation of the BURLCOJIF's Member Municipalities and/or their employees and/or their elected officials in accordance with the procedures set forth below.
- 2.) "Assigned Defense Counsel" shall be defined as very experienced and qualified defense attorneys who are partners in their Law Firms, and who have been approved after an RFQ process by a Resolution of the Executive Committee of the BURLCOJIF to be awarded a Contract to serve as ADC to provide representation to the Member Municipalities of the BURLCOJIF and/or their employees and/or their elected officials in General Liability, Automobile Liability, Police Civil Rights and Workers' Compensation matters.
- 3.) "Approved Associates" shall be defined as those individual attorneys, who are Associates of Assigned Defense Counsel's Law Firm, who are approved by a Resolution of the Executive Committee of the BURLCOJIF, and may be assigned by Assigned Defense Counsel to perform certain authorized litigation tasks as herein delineated.
- 4.) When the Fund Solicitor issues an Assignment Letter to ADC, he/she should thoroughly review the Complaint and any CAS file materials received, perform the appropriate in-house conflict of interest review, and, if it is determined that no conflict exists, ADC shall forward an executed Acceptance of Assignment to the Fund Solicitor, the Claims Administrator Supervisor and the Claims Administrator Adjuster assigned to the file.
- 5.) ADC shall initially determine whether a R. 1:4-8 Frivolous Lawsuit Notice should be issued and whether a Motion to Dismiss should be filed, and if so, ADC shall draft, serve and/or file the Notice and Motion. ADC shall prepare and completely review the Answer that is to be filed with the Court to ensure that the appropriate Answers, Separate Defenses, Crossclaims and Third Party Claims have been included. All Answers are to be executed by the ADC only. While Approved Associates may assist in the preparation of the first draft of the Answer, the Answer must be reviewed, approved and executed by ADC prior to being filed with the Court.
- 6.) Written Discovery requests and responses may be drafted by Approved Associates; however, the drafts must be reviewed, approved and executed by ADC.
- 7.) The forwarding of Subpoenas, legal research projects, compilation of medical records, appearances at Scheduling Conferences, and discovery motion practice may be handled by an Approved Associate under the supervision of ADC. All discovery motions must be reviewed, approved and executed by ADC.
- 8.) ADC shall attend all meetings with representatives of the Member Municipality, and Approved Associates who have performed work on the matter shall be permitted to also attend these meetings.

- 9.) The ADC must attend all Discovery Depositions of the Plaintiffs, representatives of the Member Municipalities, and all expert Depositions. With regard to Discovery Depositions of fact witnesses to the litigation, the ADC should make every effort to attend said Depositions; however, if the ADC is unable to attend (due to a Trial commitment or is otherwise unavailable), an Approved Associate may attend and handle those Depositions with the prior approval of the Fund Solicitor.
- 10.) All Briefs in support of Motions for Summary Judgment must be prepared and executed by ADC. While an Approved Associate may assist in the preparation of the Brief, the ADC shall be primarily responsible for the preparation, review and execution of all Briefs submitted to the Court.
- 11.) ADC shall attend all Oral Arguments on Motions for Summary Judgment. There shall be no exceptions. However, Approved Associates who have performed work on the matter shall be permitted to also attend oral arguments on the Motion.
- 12.) All Arbitration and Mediation Statements must be prepared and executed by the ADC, and all Arbitration Hearings and Mediation sessions must be attended by the ADC. However, Approved Associates who have performed work on the matter shall be permitted to also attend Mediation sessions and Arbitration Hearings.
- 13.) All Settlement Conferences must be attended by the ADC. However, Approved Associates who have performed work on the matter shall be permitted to also attend the Settlement Conferences.
- 14.) All *de bene esse* Depositions must be conducted by the ADC. However, Approved Associates who have performed work on the matter shall be permitted to also attend the Depositions.
- 15.) All Appearances, Hearings, and Conferences in Workers' Compensation Court must be attended by ADC unless there has been prior approval granted by the Fund Solicitor for an Approved Associate to cover the appearance. However, Approved Associates who have performed work on the matter shall be permitted to also attend all Workers' Compensation Court Hearings and Conferences.
- 16.) All Trials must be attended and conducted by the Assigned Defense Counsel. There shall be no exceptions. However, Approved Associates who have performed work on the matter shall be permitted to also all Trials.

#### **IV. FUND SOLICITOR.**

The Fund Solicitor shall have the exclusive responsibility for the selection and assignment of ADC to all claims and litigation matters subject to the provisions of the Bylaws of the Fund. The Fund Solicitor shall assign and designate ADC to the handling and defense of the Member Municipalities and/or their employees and/or their elected officials from the ADC who have entered into Contracts with the BURLCOJIF for that particular year and which have been annually approved by Resolution of the Executive Committee of the BURLCOJIF. The Fund Solicitor shall be responsible to monitor and evaluate the performance of all of the ADC and Approved Associates, and he or she shall provide the Claims Review Committee and the Executive Committee of the BURLCOJIF with an Annual Defense Panel Report, which analyzes the performance of the ADC and Approved Associates over the prior year. The Fund Solicitor shall actively participate and be involved in every claim and litigated matter on behalf of the BURLCOJIF and the Member Municipalities, and he or she shall also perform evaluations of: the liability and damages issues in each case; the litigation strategies to be employed by ADC; the settlement values of cases; and the negotiation of the settlement of all cases. The Fund Solicitor shall have the responsibility to assist the CAS in the pre-litigation investigation and evaluation of claims, and he or she shall also monitor the performance and billings of all ADC and Approved Associates, and shall generally supervise, monitor and assist in the management of all claims and litigated matters. The Fund Solicitor shall actively resolve all issues and disputes between the CAS and ADC so as to ensure the orderly implementation and maintenance of the policies and guidelines outlined herein. Whenever necessary, the Fund Solicitor shall act as the liaison between the Fund, ADC, CAS and the Member Municipalities and their employees and elected officials.

At least annually, the Fund Solicitor shall organize a meeting with all ADC and Approved Associates to review current legal trends, these Litigation Management Guidelines and the policies, procedures and guidelines of the Fund as they relate to the efficient and effective defense of claims. In addition, the Fund Solicitor shall meet periodically with representatives of the CAS to discuss and evaluate the performance of ADC and Approved Associates, provide updates in the law that affect the claims against the Fund's member municipalities, provide advice on the handling of specific claims, and discuss the litigation strategies of the Fund. Finally, the Fund Solicitor shall periodically review and update the Litigation Management Guidelines.

## **V. INTERACTION OF ALL PARTIES WITH THE GOAL OF PROMPT DISPOSITION.**

The effective and efficient disposition of claims is dependent upon the communication, cooperation and assistance between the Fund Professionals (Fund Solicitor, ADC and CAS) who comprise the “Litigation Management Team”. Each of these Fund Professionals shall be responsible for his or her designated assigned duties, responsibilities and tasks as delineated in these Litigation Management Guidelines, and it is essential that the Fund Professionals communicate and cooperate with one another in order to accomplish the effective, efficient and successful management of these claims.

The Fund Solicitor, ADC and the CAS each share the common goal of the prompt and effective disposition of all claims and any litigated matters. An exchange of ideas and opinions by the “Litigation Management Team” is not only encouraged, but is required, in order to not only properly identify and evaluate the liability and damages issues for each claim, but also outline the most effective claims management and litigation strategies available to defend the claim in the best interest of the Fund, the Member Municipalities and their employees and elected officials. The collaborative efforts of the Fund Solicitor, the ADC and the CAS, through regular communications, are necessary for effective and successful claims management.

Upon the assignment of a claim by the Fund Solicitor to ADC, the CAS and the Municipal Claims Coordinator for the Member Municipality shall immediately provide the ADC and the Fund Solicitor with all of the investigative documents and information gathered prior to the assignment of ADC in order to avoid the duplication of efforts by ADC. ADC should thereafter promptly advise and supply the Fund Solicitor and the CAS with all pertinent documents and information that he or she has obtained through their investigation of the claim. If additional investigation is determined to be required, the Fund Solicitor, the CAS, and the ADC shall collectively determine how the task will be accomplished most efficiently and who will accomplish the task. Regular communications must then continue between the members of the “Litigation Management Team” with a constant view toward the aggressive defense of the claim with the ultimate goal being the effective and timely disposition of the claim. The expeditious disposition of claims against the Fund is most often accomplished through the service of *R. 1:4-8* Notices, the filing of Motions to Dismiss and the filing of Motions for Summary Judgment. However, there are some claims, based upon the identification of liability issues and/or the presence of significant injuries, that the exploration of the settlement of the claim is the best course of action. In these cases, the goal is to attempt to settle the claim early in the litigation process which may require the assistance of a Mediator. The Fund has identified Mediators who are very effective in settling cases, and it is in the best interest of the Fund and the Member Municipalities to direct these types of cases to these Mediators. The primary responsibility for determining the appropriate settlement authority shall be with the Fund Solicitor after consultation with the ADC and the CAS and as authorized by the Claims Review Committee, for approval by the Executive Committee, subject to the provisions of the Bylaws of the Fund and the Risk Management Program. It shall be the responsibility of the “Litigation Management Team” to effectively communicate to the Claims Review Committee and the Executive Committee the reasons why a case should be settled together with their respective opinions regarding the fair settlement value of the case. It shall then be determined by the Team how to best handle the settlement negotiations with the Plaintiff’s Attorney.

As detailed previously in these Litigation Management Guidelines, if it is determined that there are liability issues and/or damages issues on a particular claim, and the Plaintiff's Attorney is not reasonable in his/her valuation of the claim, then the Mediation process shall be utilized. Through the collective efforts of the Fund Solicitor, ADC and the CAS, an appropriate Mediator shall be selected for each claim, and the matter shall proceed expeditiously with the goal being to dispose of the claim early in the litigation process prior to incurring substantial legal expenses.



## **VI. FEES, COSTS, AND EXPENSES.**

All ADC for the Fund have been chosen for their experience in aggressively defending municipalities, municipal employees and municipal elected officials in litigation, and for their vast knowledge of municipal law with emphasis on Title 59 and related issues. Therefore, it is expected that *pro-forma* briefs, motions, interrogatories, etc. should be billed accordingly. ADC is encouraged to utilize the Brief and Opinion Bank that has been established and maintained by the Fund Solicitor for the preparation of all briefs in support of Motions to Dismiss and Motion for Summary Judgment and Trial Briefs.

However, where a unique issue is involved and extraordinary research has been determined to be required, the ADC shall promptly notify the Fund Solicitor of their request and ADC shall provide the Fund Solicitor with a detailed explanation and justification for the request. The prior approval of the Fund Solicitor is required before incurring the expense and the ADC shall also provide an accurate estimate of the time that will be required to perform and complete the research. All conclusions, results and/or memoranda from the legal research should be submitted to the Fund Solicitor and CAS for their review.

On each claim, the ADC shall submit to the Fund Solicitor and the CAS the Quarterly Summary Invoices together with the Quarterly Litigation Report, and the ADC shall also simultaneously submit to the Fund Solicitor the “Confidential and Privileged Memo” containing all billing, itemized with detailed entries describing the work performed and delineating the time spent for each entry in one-tenth of an hour increments with no reference to the monetary value of the increments. The date, description of the services rendered, and identity of the persons providing such service must be provided for each entry. The Fund should not be billed by Assigned Defense Counsel for the preparation of any Reports required by these Litigation Management Guidelines. Appropriate documentation must be provided for all out-of-pocket costs and disbursements. Each Summary Invoice shall reflect the current period outstanding fees plus cumulative paid fees and expenses from the inception of the legal activities of the claim. The Fund Solicitor shall review all “Confidential and Privileged Memos” to determine the appropriateness of the entries and the time allocated to each entry. The Fund Solicitor shall direct any questions and/or issues with the Memo directly to ADC. Once the Fund Solicitor has approved the “Confidential and Privileged Memo”, he shall forward the Memo to the CAS for their subsequent review and approval. Any Billing Guidelines that are approved by the Fund shall be strictly adhered to by all ADC.

ADC shall not bill the Fund for office expenses such as postage, copies, mileage, tolls, legal research services, etc. If an extraordinary expense is anticipated, the ADC shall request the approval of the Fund Solicitor prior to incurring any such expense, and said approval shall only be provided in extraordinary circumstances.

## VII. REVIEW OF LEGAL SERVICES.

Occasionally, the Fund may audit and review the legal product of ADC. It is expected that ADC will cooperate with the Fund and make available all files requested for review.

The review will address the overall quality of the legal work performed including the following:

1. Services performed by ADC:
  - a. Was contact promptly made with the representatives of the member municipality and the CAS?
  - b. Did the ADC follow the initial instructions and guidelines set forth by the CAS and the Fund Solicitor?
  - c. Were responsive pleadings filed in a timely manner?
  - d. Did ADC report recommendations for defending the claim to the CAS and the Fund Solicitor in a timely manner?
  - e. Did ADC perform any research that required prior authorization, and did the Fund benefit from the research?
  - f. Did the ADC promptly perform and provide reports regarding all reasonable and necessary discovery?
  - g. Did ADC effectively communicate with all necessary parties at all stages of the litigation?
  - h. Did ADC aggressively move the case to a conclusion and was there a constant attempt to seek early disposition?
  - i. Did ADC submit required reports, billings and budgets on a complete and timely basis, and were these reports, billings and budgets accurate?
  - j. Did ADC promptly file the appropriate Motions to Change Venue, Dismiss the Complaint and or For Summary Judgment?
  - k. Did ADC effectively and timely communicate the disposition of the claim to the Member Municipality, and provide the Member Municipality with copies of all of the settlement documents?
2. The legal fees for the legal services rendered compared with the legal work performed:
  - a. Were the time and event entries contained in the “Confidential and Privileged” Memos in accordance with the Litigation Management Guidelines and were the time entries reasonable?

- b. Were the time and event entries itemized to one-tenth of an hour?
- c. Were the time and event entries submitted quarterly in accordance with the Litigation management Guidelines?
- d. Were the time and event entries excessive for the work that was performed?
- e. Were the services performed and/or the legal fees charged commensurate with the complexity of the case assigned?
- f. Were the time and event entries for each task appropriate?
- g. Were the costs billed appropriately and did the ADC receive approval from the Fund Solicitor prior to incurring the costs?

## **VIII. CONCLUSION.**

The purpose of these Litigation Management Guidelines is to detail the expectations of the CAS, ADC, Approved Associates and the Fund Solicitor in the handling of claims on behalf of the Fund and the Member Municipalities. It has been determined that adherence to these Guidelines will result in the most efficient and effective handling and disposition of litigation, and will also produce a cost-effective benefit to the Member Municipalities of the Fund. The Fund firmly believes that an aggressive and consistent Litigation Management Philosophy that is consistently implemented by the Litigation Management Team, in accordance with these Litigation Management Guidelines, is in the best interest of the Fund and its Member Municipalities.

SAMPLE ASSIGNMENT LETTER

\_\_\_\_\_, 2024

Attorney  
Address

Re:

Dear \_\_\_\_\_:

Enclosed herewith please find a copy of a Summons and Complaint which have been filed in the above-captioned matter in the Superior Court of New Jersey, County of \_\_\_\_\_. I am assigning the defense of this matter to you on behalf of the Burlington County Municipal Joint Insurance Fund (BURLCOJIF) member, \_\_\_\_\_.

This matter arises from the Plaintiff's allegations as contained in the Complaint that on

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.

Initially, I would request that you immediately make the appropriate investigation in your office to determine whether a conflict exists regarding this matter. Please advise Qual-Lynx, as well as my office, as soon as possible, if a conflict does, in fact, exist.

Please adhere to the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund in the handling of this matter. In accordance with those Guidelines, the Initial Acceptance of Assignment should be returned immediately, the Thirty (30) Day Report will be due on \_\_\_\_\_, and the Sixty (60) Day Report will be due on \_\_\_\_\_.

The Qual-Lynx Claims Adjuster handling this matter is \_\_\_\_\_, and \_\_\_\_\_, Claim Supervisor, and I should be provided with copies of all reports regarding this matter.

All billings must be submitted quarterly, with the original bill going to the claims adjuster and copies to this office and the claims supervisor. The bills must be attached to the quarterly report as outlined in the Litigation Management Guidelines.

Be advised that all Independent Investigations, Independent Medical Examinations and Expert Witnesses which may be required in this matter are to be coordinated through the Claims Adjuster and Claims Supervisor from Qual Lynx.

Attorney  
Re:  
Date  
Page Two

Within five (5) to ten (10) days, you will be receiving a copy of the Qual Lynx file concerning this matter. If you have not received this information within said time period, please contact me immediately.

As I am sure you are aware, these General Liability matters are reviewed on a monthly basis by the Burlington County Municipal Joint Insurance Fund Executive Committee. Therefore, any settlement authority in this matter must be approved by the Committee, which in some cases may take up to thirty (30) days.

Finally, be advised that the Municipal Claim Coordinator for \_\_\_\_\_ is \_\_\_\_\_, at \_\_\_\_\_. Any requests for information for answers to Interrogatories and the scheduling of Depositions should be arranged through said Municipal Claims Coordinator.

If you have any questions or need for additional information, please do not hesitate to contact me.

Very truly yours,  
***THE DEWEESE LAW FIRM, P.C.***

David S. DeWeese

DSD/b  
Enclosure

cc: \_\_\_\_\_, Executive Director, BURLCOJIF  
\_\_\_\_\_, Qual Lynx Account Manager  
\_\_\_\_\_, Qual Lynx Claim Supervisor  
\_\_\_\_\_, Claim Adjuster, Qual Lynx Associates  
\_\_\_\_\_, Fund Commissioner  
\_\_\_\_\_, Municipal Claim Coordinator

OUTLINE OF REPORTS TO BE SUBMITTED BY ASSIGNED DEFENSE COUNSEL TO THE  
CLAIMS ADMINISTRATOR AND THE FUND SOLICITOR

- I. Initial Acceptance of Assignment. To be returned immediately upon receipt of assignment. (Form)
- II. Thirty (30) Day Report. To be completed within thirty (30) days of the Assignment. (Form)
- III. Sixty (60) Day Report. This Report is identical to the Thirty (30) Day Report. The Thirty (30) Day Report should be copied and that portion which was not completed should be answered and any changes necessary should also be made to the form. All additions and/or revisions should be highlighted in “BOLD”. (Form)
- IV. Quarterly Report. These Reports are due at the end of every quarter subsequent to the filing of the Sixty (60) Day Report. The Report should indicate the status since the last report and the tasks that are anticipated to be completed in the next quarter. (Form)
- V. Discovery Completion Report. This Report is a narrative that is due within ten (10) days of the Discovery End Date. The items to be contained in this Report are as follows:
  - A. General statement of facts, with references to the relevant interrogatory answers and testimony at depositions;
  - B. Assessment of liability, with reference to Statutory Law and Case Law, if necessary;
  - C. Assessment of damages, with reference to the method of determination and a detailed description of the Plaintiff’s injuries and the Plaintiff’s current condition. If possible, the determination of damages should be broken down into the various components, such as pain and suffering, lost wages, loss of services, property damage, etc.
  - D. Assessment of the credibility of all parties and witnesses.
  - E. Recommendations of Assigned Defense Counsel. For example, is the case able to be settled? Should it be settled or should the case proceed to Arbitration or Mediation? Are there any Motions that should be filed, and if so, what type of Motion should be filed and when will it be filed? What is the likelihood of success on any Motion to be filed?
- VI. Pre-Arbitration/Pre-Mediation Report. This Report must be submitted at least fifteen (15) days prior to any scheduled Mediation and/or Arbitration. (Form)
- VII. Post-Arbitration/Post-Mediation Report. This report must be submitted within seven (7) days after the Mediation and/or Arbitration. This Report should not be a review of all of the facts of the case, but instead it should indicate who attended the session, Assigned Defense Counsel’s impressions of all individuals who were present, Assigned Defense Counsel’s evaluation of the Mediator or Arbitrators, the results of the Mediation/Arbitration, the rationale of the Arbitrators in arriving at their decision or the opinion of the Mediator as to the fair settlement value of the case, and Assigned Defense Counsel’s recommendations as to whether the case should be settled or whether the case should proceed to Trial. (Form)
- VIII. Pre-Trial Report. This Report must be submitted at least thirty (30) days prior to the scheduled date for Trial. (Form)

- IX. Miscellaneous Reports. The Assigned Defense Counsel should advise the Claims Administrator's staff and the Fund Solicitor when a significant event or change in Assigned Defense Counsel's analysis occurs during the course of the litigation. For example, if a witness suddenly appears who can have a determinative effect on liability or damages, or if facts are determined that might adversely impact the claim or the defense of any party, notice should be provided immediately. This Report should be communicated by way of correspondence. Additionally, the Claims Administrator's staff and the Fund Solicitor must immediately receive copies of all Motions filed by any party, the return dates of the same as well as the dates of all other scheduled appearances, such as Arbitration, Mediation, Oral Argument, etc.
- X. Post-Litigation Analysis. To be submitted within ten (10) working days of the completion of the litigation, whether the case was settled, dismissed, or tried to a verdict. (Form)

*Please note that the original of all reports, along with any enclosures, is to be forwarded to the Claims Adjuster assigned to the claim. A copy of the Reports, with copies of enclosures, must be emailed to the Fund Solicitor, and a copy of the Reports only is to be emailed to the Claims Supervisor. The Claim Administrator's staff and the Fund Solicitor should receive copies of all pleadings.*



**INITIAL ACCEPTANCE OF ASSIGNMENT**

**CAPTION:** \_\_\_\_\_

**MEMBER MUNICIPALITY/EMPLOYEE:** \_\_\_\_\_

**QUAL LYNX CLAIM NO:** \_\_\_\_\_

**DATE OF LOSS:** \_\_\_\_\_

**ASSIGNED DEFENSE COUNSEL INITIALLY ASSIGNED TO HANDLE THIS MATTER:** \_\_\_\_\_

**TO THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND:**

I have been assigned the above captioned matter to defend the litigation on behalf of \_\_\_\_\_ . Our Law Firm hereby makes the following representations to the Burlington County Municipal Joint Insurance Fund:

1. Assigned Defense Counsel who shall be responsible for this file is:

\_\_\_\_\_

2. The Approved Associate(s) who will also perform work on this file is (are):

\_\_\_\_\_

3. The Assigned Defense Counsel, the Approved Associate(s) and this law firm have the experience and requisite ability necessary to handle this matter.

4. The Assigned Defense Counsel, the Approved Associate(s) and this law firm will have the time available to properly represent the member municipality and/or its employee(s), including the preparation for and attendance at all depositions, hearings, and trial.

5. The Assigned Defense Counsel, the Approved Associate(s) and this law firm will comply with the Burlington County Municipal Joint Insurance Fund's Litigation Management Guidelines and all of the policies and procedures relating to litigation (including billing procedures).

6. The Assigned Defense Counsel, Approved Associate(s) and this law firm have no ethical or legal conflicts that would disqualify the firm or the attorney(s) from representing the defendants insured by the Burlington County Municipal Joint Insurance Fund in the pending litigation.

Law Firm: \_\_\_\_\_

BY: \_\_\_\_\_

Esquire

Date: \_\_\_\_\_

Original: Claims Adjuster \_\_\_\_\_ (with enclosures)

cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)

Claims Supervisor: \_\_\_\_\_ (without enclosures)

\_\_\_\_\_ 30 Day Report (Due \_\_\_\_\_)

\_\_\_\_\_ 60 Day Report (Due \_\_\_\_\_)

**DEFENSE ATTORNEY'S SUIT STATUS REPORT**

THE COMPLETED THIRTY -DAY REPORT SHOULD BE COPIED  
AND USED AS THE BASIS FOR THE SIXTY-DAY REPORT.

(Attach extra sheets, if necessary)

**DATE OF REPORT:** \_\_\_\_\_

**CAPTION:** \_\_\_\_\_

**MEMBER MUNICIPALITY/EMPLOYEE:** \_\_\_\_\_

**QUAL LYNX CLAIM NO:** \_\_\_\_\_

**DATE OF LOSS:** \_\_\_\_\_

**A. GENERAL INFORMATION**

A. 1. PLAINTIFF

Name: \_\_\_\_\_

Age: \_\_\_\_\_

Marital Status: \_\_\_\_\_

No. of Dependents: \_\_\_\_\_

A. 2. CO-DEFENDANT(S)

A. 3. THIRD PARTY DEFENDANT (S)

A. 4. Have you received the contents of the file from Qual Lynx?

Yes \_\_\_\_\_

No \_\_\_\_\_

A. 5. Does the file contain all information and/or documentation necessary to evaluate the liability and damages issues in this case?

Yes \_\_\_\_\_

No \_\_\_\_\_

If not, what information and documentation is required?

**B. LITIGATION INFORMATION**

B. 1. Court:

Venue:

Jury Trial:                      Yes \_\_\_\_\_                      No \_\_\_\_\_

Bifurcation:                    Yes \_\_\_\_\_                    No \_\_\_\_\_

B. 2. Designated Trial Counsel:

This Defendant: \_\_\_\_\_

Co-Defendant(s): \_\_\_\_\_

Plaintiff: \_\_\_\_\_

Third Party Defendant(s): \_\_\_\_\_

Plaintiff's Attorney's Experience: \_\_\_\_\_

B. 3. Date Complaint Filed: \_\_\_\_\_

Date Answer Filed: \_\_\_\_\_

Date Crossclaim Filed: \_\_\_\_\_

Date Third Party Claim Filed: \_\_\_\_\_

Names of Third-Party Defendant (s): \_\_\_\_\_

Frivolous Lawsuit Notice (R. 1:4-8) to Plaintiff's Attorney: \_\_\_\_\_

B. 4. Plaintiff's Cause(s) of Action (Negligence, wrongful death, civil rights, property damage, etc.):

\_\_\_\_\_  
\_\_\_\_\_

B. 5. Interrogatories Propounded Yes \_\_\_\_\_ No \_\_\_\_\_

Date(s): \_\_\_\_\_

Date Answers to Interrogatories propounded by this Party are due:

Plaintiff: \_\_\_\_\_

Co-Defendants \_\_\_\_\_

Third Party Defendant(s) \_\_\_\_\_

Parties upon whom Interrogatories were propounded:

\_\_\_\_\_  
\_\_\_\_\_

B. 6. Depositions Scheduled: Yes \_\_\_\_\_ No \_\_\_\_\_

Date(s): \_\_\_\_\_

Parties and Witnesses to be deposed: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

B. 7. Discovery End Date: \_\_\_\_\_

B. 8. Anticipated Trial Date: \_\_\_\_\_

B. 9. Plaintiff's Demand for Damages: (Pursuant to R.4:52)

\_\_\_\_\_

**C. PRELIMINARY LITIGATION STRATEGY**

C. 1. Should any party (ies) be added Yes \_\_\_\_\_ No \_\_\_\_\_

If Yes, state name(s) and what has been (will be) done to add said party(ies):

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C. 2. Is (Are) there any unknown party(ies)? Yes \_\_\_\_\_ No \_\_\_\_\_

Have they been appropriately noted at time Answer filed? Yes \_\_\_\_\_ No \_\_\_\_\_

Are any special investigative services required to determine identity? Yes \_\_\_\_\_ No \_\_\_\_\_

Explain: \_\_\_\_\_

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C. 3. Will any preliminary Motions be required?

(Venue, Jurisdiction, Motion to Dismiss, Title 59 defenses, Summary Judgment, etc.)?

State nature of Motion, factual basis for same, and return date or anticipated return date \_\_\_\_\_

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C. 4. Besides the standard negligence defenses, have any special defenses been asserted (e.g., Title 59 defenses)? Yes \_\_\_\_\_ No \_\_\_\_\_

If Yes, state the nature of the defense and factual basis for same. \_\_\_\_\_

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C. 5. Do you suggest any additional investigation? Yes \_\_\_\_\_ No \_\_\_\_\_

If Yes, explain in further detail: \_\_\_\_\_

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C. 6. Are any Motions by any party (including this Defendant) to be anticipated at the completion of discovery? Yes \_\_\_\_\_ No \_\_\_\_\_

If Yes, set forth nature of Motion and basis for same.

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When do you anticipate that these Motions will be filed?

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C. 7. Do you anticipate the need for any type of expert witnesses on behalf of this Defendant? (e.g., independent medical examination, accident reconstruction, police professional, etc.)?

Yes \_\_\_\_\_ No \_\_\_\_\_

If Yes, explain in further detail:

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C. 8. Do you have any comments or suggestions regarding the preliminary litigation strategy?

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C. 9. Do you recommend that this matter be submitted to Mediation? If so, when would you anticipate that the Mediation Process would commence and who would you recommend as the Mediator?

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**D. DEFENSE ATTORNEY'S ASSESSMENT OF EXPOSURE**

D. 1. DAMAGES

Pain and suffering:

Lost Wages:

Punitive:

Property Damage:

Per Quod:

D. 2. Medical Specials to date: \_\_\_\_\_

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D. 3. Liability as against this defendant: Yes \_\_\_ No \_\_\_

If Yes, give your assessment of percentage of liability of this defendant, co-defendants, third party defendants, and the plaintiff's contributory and/or comparative negligence and the factual basis for same:

If No, set forth the factual basis upon which you base this assessment: \_\_\_\_\_

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D. 4. For 60 Day Report Only:

Has your assessment of damages or liability changed since the initial assessment?

Yes \_\_\_\_\_ No \_\_\_\_\_

If Yes, explain: \_\_\_\_\_

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D. 5. Your assessment of the value of this case today:

30 Day Report \_\_\_\_\_

60 Day Report \_\_\_\_\_

D. 6. Recommended settlement offer today:

30 Day Report \_\_\_\_\_

60 Day Report \_\_\_\_\_

D. 7. BUDGET-Anticipated Legal Fees and Expenses-  
Through completion of discovery: \_\_\_\_\_  
Through completion of ESP/Arbitration: \_\_\_\_\_  
Through trial: \_\_\_\_\_  
Should the Initial Budget be revised, and if so, why: \_\_\_\_\_  
\_\_\_\_\_

D. 8. Have there been any settlement negotiations? Yes \_\_\_\_\_ No \_\_\_\_\_  
Explain:

**MISCELLANEOUS COMMENTS BY DEFENSE ATTORNEY**

ASSIGNED DEFENSE COUNSEL

\_\_\_\_\_  
Defense Attorney (30-Day Report)

\_\_\_\_\_  
Defense Attorney (60-Day Report)

Original: Claims Administrator: \_\_\_\_\_ (with enclosures)  
cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)  
Claims Supervisor: \_\_\_\_\_ (without enclosures)

**QUARTERLY LITIGATION REPORT**

TO BE FILED BY THE END OF EACH CALENDAR QUARTER  
SUBSEQUENT TO THE SUBMISSION OF THE SIXTY (60) DAY REPORT  
(Attach extra sheets, if necessary)

**DATE OF REPORT:** \_\_\_\_\_

**CAPTION:** \_\_\_\_\_

**MEMBER MUNICIPALITY/EMPLOYEE:** \_\_\_\_\_

**QUAL LYNX CLAIM NO:** \_\_\_\_\_

**DATE OF LOSS:** \_\_\_\_\_

1. Date of last report submitted.
2. Have all interrogatories propounded on behalf of this Defendant been answered?  
Yes\_\_\_\_\_ No\_\_\_\_\_
3. Has discovery been completed? Yes\_\_\_\_\_ No\_\_\_\_\_
4. State, in narrative form, what has transpired since the submission of the last report.
5. What actions do you intend to take within the next calendar quarter in regard to this matter?
6. Have any settlement negotiations taken place since the submission of the last report?  
Yes\_\_\_\_\_ No\_\_\_\_\_
7. Do you anticipate filing any Motions, such as a Motion to Dismiss or a Motion for Summary Judgment in this matter?  
Yes\_\_\_\_\_No\_\_\_\_\_
8. Are you recommending that this matter be submitted to Mediation?  
Yes\_\_\_\_\_No\_\_\_\_\_
9. Has anything happened since the submission of your last report that would change your assessment of liability or damages or your litigation budget?  
Yes\_\_\_\_\_ No\_\_\_\_\_



10. Do you anticipate the need for any type of expert witness on behalf of this defendant (e.g. independent medical examination, accident reconstruction, police professional, etc.)?

Yes\_\_\_\_\_ No\_\_\_\_\_

Explain:

11. Miscellaneous comments of defense counsel:

12. Attach quarterly billing to this report.

Assigned Defense Counsel: \_\_\_\_\_

BY: \_\_\_\_\_  
Esquire

Original: Claims Administrator: \_\_\_\_\_ (with enclosures)

cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)

Claims Supervisor: \_\_\_\_\_ (without enclosures)

PRE-ARBITRATION/PRE-MEDIATION REPORT

TO BE SUBMITTED AT LEAST FIFTEEN (15) WORKING DAYS  
BEFORE THE SCHEDULED ARBITRATION/MEDIATION  
(Attach extra sheets, if necessary)

**DATE OF REPORT:** \_\_\_\_\_

**CAPTION:** \_\_\_\_\_

**MEMBER MUNICIPALITY/EMPLOYEE:** \_\_\_\_\_

**QUAL LYNX CLAIM NO:** \_\_\_\_\_

**DATE OF LOSS:** \_\_\_\_\_

1. Scheduled Date of Arbitration/Mediation:
2. Is this matter ready to proceed to Arbitration/Mediation?  
Yes \_\_\_\_\_ No \_\_\_\_\_  
If No, set forth why:
3. Name of the Attorney who will be preparing the Arbitration/Mediation Memorandum and appearing at the Arbitration:  
If different from original attorney, state why:
4. If representatives/witnesses are to be present at the Arbitration/Mediation, have proper arrangements been made for their attendance, including the service of subpoenas?  
Yes \_\_\_\_\_ No \_\_\_\_\_  
If No, set forth why:
5. Have representatives of the Member Municipality received notice of the date for the Arbitration/Mediation?  
If so, who received notice?
6. Who will be appearing at the Arbitration/Mediation on behalf of the Member Municipality?
7. Attach copy of any Arbitration/Mediation Memorandum that you intend to submit to the Arbitrators/Mediator.
8. Miscellaneous comments of Assigned Defense Counsel:

Assigned Defense Counsel: \_\_\_\_\_

BY: \_\_\_\_\_

Esquire

Original: Claims Administrator: \_\_\_\_\_ (with enclosures)

cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)

Claims Supervisor: \_\_\_\_\_ (without enclosures)

POST ARBITRATION/POST MEDIATION REPORT

TO BE SUBMITTED WITHIN FIVE (5) DAYS UPON COMPLETION  
OF ARBITRATION

(Attach extra sheets, if necessary)

**DATE OF REPORT:** \_\_\_\_\_

**CAPTION:** \_\_\_\_\_

**MEMBER MUNICIPALITY/EMPLOYEE:** \_\_\_\_\_

**QUAL LYNX CLAIM NO:** \_\_\_\_\_

**DATE OF LOSS:** \_\_\_\_\_

1. What was the assessment of liability placed on each of the parties by the Arbitrators?  
Describe their analysis of the liability issues:
  
2. Attach copy of the Report of Arbitration containing the decision of the Arbitrators.
  
3. What was the assessment of the Plaintiff's damages by the Arbitrators? Be certain to clarify whether the assessment of damages was for the full value of the Plaintiff's injuries or if the figure was simply the amount the Arbitrators determined the Plaintiff should receive.
  
4. Who attended the Arbitration on behalf of the Member Municipality?
  
5. What were the names of the Arbitrators?

Describe the experience of the Arbitrators, if known:

6. In your opinion, did the Arbitrators fully comprehend the factual and/or legal issues?  
Yes \_\_\_\_\_ No \_\_\_\_\_  
If answer is No, explain:
  
7. Does plaintiff's attorney indicate a willingness to settle this matter at the figure set forth by the Arbitrators?  
Yes \_\_\_\_\_ No \_\_\_\_\_  
If No, set forth what he would be willing to settle the case for and any reasoning he gave you therefor:

8. In your opinion, should the case be settled for the amount set forth by the Arbitrators?  
 Yes\_\_\_\_\_ No\_\_\_\_\_
- Explain, with reference to your opinion as to whether or not the case should be settled, and the amount which you would propose to offer.
9. Should a Trial De Novo be requested and filed on behalf of the client?  
 Yes\_\_\_\_\_ No\_\_\_\_\_
- Explain and indicate the date by which the Trial De Novo must be filed.
10. Were you satisfied with results of Arbitration?  
 Yes\_\_\_\_\_ No\_\_\_\_\_
- Explain:
11. Did the results of the Arbitration change your assessment of this case?  
 Yes\_\_\_\_\_ No\_\_\_\_\_
- Explain:
12. Additional comments by Assigned Defense Counsel:

Assigned Defense Counsel: \_\_\_\_\_

BY: \_\_\_\_\_  
 Esquire

Original: Claims Administrator: \_\_\_\_\_ (with enclosures)  
 cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)  
 Claims Supervisor: \_\_\_\_\_ (without enclosures)

**PLEASE ADJUST THE CONTENT OF THIS REPORT FOR MEDIATIONS.**

PRE-TRIAL REPORT

TO BE SUBMITTED AT LEAST THIRTY (30) DAYS  
PRIOR TO THE FIRST SCHEDULED DATE FOR TRIAL  
(Attach extra sheets, if necessary)

**DATE OF REPORT:** \_\_\_\_\_

**CAPTION:** \_\_\_\_\_

**MEMBER MUNICIPALITY/EMPLOYEE:** \_\_\_\_\_

**QUAL LYNX CLAIM NO:** \_\_\_\_\_

**DATE OF LOSS:** \_\_\_\_\_

1. Is this matter ready to proceed to trial?

Yes\_\_\_\_\_ No\_\_\_\_\_

If No, explain:

2. Scheduled Trial Date: \_\_\_\_\_ Name of Judge:\_\_\_\_\_

3. Have arrangements been made for all witnesses, including expert witnesses, to appear at the time of trial?

Yes\_\_\_\_\_ No\_\_\_\_\_

If No, explain:

Will there be any de bene esse depositions?

Of whom?

4. Will any requests be made for special jury instructions?

Yes\_\_\_\_\_ No\_\_\_\_\_

Explain: (If special request to be made, attached copies of same.)

Will you submit *voir dire* questions for the jury?

If so, please attach copies.

Have you prepared a Witness List?

If so, please attach a copy.

5. Should any attempt be made to settle this matter prior to trial?

Yes\_\_\_\_\_ No\_\_\_\_\_

Explain:

6. Will you submit *voir dire* questions for the jury? If so, please attach copies.

7. Have you prepared a witness list? If so, please attach a copy.
8. Should any additional attempts be made to settle this matter prior to trial? Explain.
9. Have representatives of the Member Municipality received notice of the trial date? If so, who received the notice?
10. As succinctly as possible, set forth your trial strategy.
11. What is your assessment of the probability of success if the matter proceeds to Trial?
12. Who (Assigned Defense Counsel) will be handling the Trial on behalf of the member?

Assigned Defense Counsel: \_\_\_\_\_

BY: \_\_\_\_\_  
Esquire

Original: Claims Administrator: \_\_\_\_\_ (with enclosures)  
 cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)  
 Claims Supervisor: \_\_\_\_\_ (without enclosures)

POST-LITIGATION ANALYSIS

TO BE SUBMITTED WITHIN TEN (10) DAYS  
OF COMPLETION OF LITIGATION  
(Attach extra sheets, if necessary)

**DATE OF REPORT:** \_\_\_\_\_

**CAPTION:** \_\_\_\_\_

**MEMBER MUNICIPALITY/EMPLOYEE:** \_\_\_\_\_

**QUAL LYNX CLAIM NO:** \_\_\_\_\_

**DATE OF LOSS:** \_\_\_\_\_

1. This case was concluded by:  
Settlement \_\_\_\_\_,  
Dismissal \_\_\_\_\_, or  
Jury Verdict \_\_\_\_\_.
2. Set forth the final terms resulting from the Settlement or Trial of this matter:
3. How did this result compare with your analysis of the case throughout Litigation?
4. Did this case conclude along the lines of the Arbitration/Mediation? Explain:
5. If tried to verdict, do you anticipate anyone, including this party, filing an appeal?  
Yes \_\_\_\_\_ No \_\_\_\_\_  
Explain:
6. Did you receive proper cooperation from the Claims Administrator's office?  
Yes \_\_\_\_\_ No \_\_\_\_\_.  
Explain:
7. Do you have any recommendations how cooperation and communication between the Assigned Defense Counsel, the Fund Solicitor and the Claims Administrator' staff can be improved in the future?

8. Did you receive proper cooperation from the Fund Solicitor's office?  
Yes\_\_\_\_\_ No\_\_\_\_\_.  
Explain:
9. Do you have any recommendation as to how the relationship between the Assigned Defense Counsel and the Fund Solicitor can be improved in the future?
10. Were you satisfied with your and your firm's performance on behalf of the defendant in this matter?  
Yes\_\_\_\_\_ No\_\_\_\_\_.  
If No, explain:
11. Did you receive proper support services, such as investigation, from the Claims Administrator?  
Yes \_\_\_\_\_ No \_\_\_\_\_.  
If No, explain:
12. If any expert witnesses were utilized in representing this defendant, whether medical or non-Medical, please evaluate each expert witness in terms of knowledge, abilities, cooperation with the defense, and their credibility. Would you use this expert in the future?  
Yes\_\_\_\_\_ No\_\_\_\_\_.  
If No, explain:
13. In dealing with the Municipal Claims Coordinator and Municipal representatives for the member municipality, did you receive their full cooperation?  
Yes\_\_\_\_\_No\_\_\_\_\_  
If No, explain:
14. Were the representatives of the Member Municipality provided with notice of the outcome of the litigation?  
Yes\_\_\_\_\_No\_\_\_\_\_  
If so, who was provided with notice and how was the notice provided?
15. Please utilize this space to make any post-litigation comments you may have. These comments should include reference to the administrative procedures of the Fund, the degree of cooperation between and among the Assigned Defense Counsel, Claims Administrator's staff, Fund Solicitor and the Member Municipalities representatives.



Assigned Defense Counsel: \_\_\_\_\_

BY: \_\_\_\_\_  
Esquire

Original: Claims Administrator: \_\_\_\_\_ (with enclosures)  
cc: Fund Solicitor: David S. DeWeese, Esquire (with enclosures)  
Claims Supervisor: \_\_\_\_\_ (without enclosures)

## **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND CONFLICT OF INTEREST POLICY**

The Commissioners of the Burlington County Municipal Joint Insurance Fund have determined that the Burlington County Municipal Joint Insurance Fund is distinguished from commercial insurance providers by virtue of the fact that it is formed by Municipalities, it is funded by public monies (Taxpayer Dollars) appropriated by the Member Municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with the ethical policies applicable to Municipal Government. As a result, the Fund has adopted a policy applicable to potential conflicts of interest by the officials and professional staff of the Atlantic County Municipal Joint Insurance Fund.

### **Findings:**

1. The Burlington County Municipal Joint Insurance Fund is a joint enterprise of the following municipalities:

Bass River Township, Beverly City, Bordentown City, Bordentown Township, Chesterfield Township, Delanco Township, Delran Township, Edgewater Park Township, Fieldsboro Borough, Florence Township, Hainesport Township, Lumberton Township, Mansfield Township, Medford Township, Mt. Laurel Township, North Hanover Township, Palmyra Borough, Pemberton Borough, Pemberton Township, Riverside Township, Shamong Township, Southampton Township, Springfield Township, Tabernacle Township, Westampton Township, Woodland Township and Wrightstown Borough, providing those municipalities with General Liability, Police Professional, Property, Workers' Compensation, Cyber Liability and Employment Practices Liability and Public Officials Liability coverage.

2. The municipalities which are members of the Burlington County Municipal Joint Insurance Fund are jointly responsible for the defense and payment of claims against each other in accordance with the standards and limitations applicable to the Burlington County Municipal Joint Insurance Fund.

3. While in some aspects of its activity the Burlington County Municipal Joint Insurance Fund functions in a manner similar to that of a commercial insurance provider, it is clearly distinguished by the fact that it is created by the Member Municipalities; it is governed by Fund Commissioners appointed by the Member Municipalities; its funding is provided exclusively by the Member Municipalities and thereby constitutes public funds; those associated with the Burlington County Municipal Joint Insurance Fund are compensated with those public funds; the function of the Burlington County Municipal Joint Insurance Fund is to fulfill a public purpose by providing insurance coverage exclusively to its Member Municipalities; there is a need for those appointed by the Burlington County Municipal Joint Insurance Fund to freely discuss and evaluate potential liability exposures of the Member Municipalities and to receive information on municipal activities and operations in the same manner as those directly appointed by the Member Municipalities to advise them; and the Burlington County Municipal Joint Insurance Fund is bound by many of the same laws and regulations applicable to Municipalities with regard to financial records, public contracts and public meetings.

## **Conflict of Interest Policy**

4. It is hereby determined by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund that it is in the best interests of the Burlington County Municipal Joint Insurance Fund and the Member Municipalities to establish a policy regarding potential conflicts of interest affecting those appointed or retained by the Burlington County Municipal Joint Insurance Fund.

5. It is further determined that it would be inappropriate for an individual appointed or retained by the Burlington County Municipal Joint Insurance Fund, or for any person owning or employed by the business entity with which the appointed individual is associated, to undertake the representation or appearance on behalf of a party in a matter or claim adverse to that of the Member Municipalities. The potential conflict of interest or appearance of a conflict of interest specifically extends to the assertion of claims against the Member Municipalities and to appearances before agencies of those Municipalities.

6. In determining the nature and extent of the conflict-of-interest policy, guidance can be drawn from the Opinions of the Advisory Committee on Professional Ethics that address the restrictions on Municipal Attorneys and those associated with their law offices and the reasons underlying those Opinions. In adopting this Policy, however, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund are aware of Opinion No. 640 issued for attorneys by the Advisory Committee on Professional Ethics which compared a Municipal Joint Insurance Fund to a commercial insurance company and determined that there was not a conflict between representing a Joint Insurance Fund and appearing before a Municipal Agency. To the extent of the policy adopted by this Resolution, the Commissioners of the Burlington County Municipal Joint Insurance Fund do not adopt the rationale of Opinion No. 640 and hereby determine that the nature of the Burlington County Municipal Joint Insurance Fund; its creation by the Member Municipalities; its funding by the Member Municipalities; its governance by the Municipal Officials appointed by the Member Municipalities and the need to share confidential information regarding potential liabilities affecting the Member Municipalities is sufficient to present a potential conflict of interest or the potential for an appearance of a conflict of interest and that the same must be avoided by those associated with the Burlington County Municipal Joint Insurance Fund.

### **Exceptions.**

7. The general policy prohibiting those retained or appointed by the Burlington County Municipal Joint Insurance Fund from appearing before agencies of the Member Municipalities shall not be applicable to the representation of parties in the Municipal Court for motor vehicle violations, including drunk driving, provided that the defense is not based upon and the parties are not asserting any claim against a police officer, a Municipal Employee or the Municipality for any alleged wrongful or improper action. It is noted that even traffic violations require sensitivity to potential conflicts, since charges arising out of a motor vehicle accident, could well result in a subsequent claim against the Municipality. Those situations which would present a conflict of interest between the representation of a client and the representation of municipal interests should be avoided. Claims against Member Municipalities will need to be evaluated and defended by the Burlington County Municipal Joint Insurance Fund and the defense should not be compromised by the representation of a party asserting a claim.

8. The general policy prohibiting those retained or appointed by the Burlington County Municipal Joint Insurance Fund from appearing before agencies of the Member Municipalities may be waived with regard to the representation of parties with minor development applications before the Planning Board or the Zoning Board of Adjustment. Where a person retained or appointed by the Burlington County Municipal Joint Insurance Fund seeks to appear before the Planning Board or the Zoning Board of Adjustment of a Member Municipality for any relatively minor application, in which there is not a substantial adversarial relationship to the Municipality, a waiver of the conflict-of-interest policy may be requested for that application. The request for the waiver shall be reviewed by the Executive Director and the Solicitor for the Burlington County Municipal Joint Insurance Fund and the Commissioner representing the Municipality in which the application is to be considered to the Burlington County Municipal Joint Insurance Fund to determine whether a waiver shall be allowed in the particular matter after considering the nature of the application and whether any use or significant bulk variances are requested.

9. Nothing in the policy adopted herein shall bar an individual from representing or appearing for himself or herself or a member of his or her immediate family residing with him or her before any municipal agency.

## Burlington County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Robert Garish, JIF Safety Director  
**DATE:** April 3, 2024

### J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

<p>Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862</p>	<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18<sup>th</sup> Floor Camden, NJ 08102</p> <p>P.O. Box 99106 Camden, NJ 08101</p>	<p>Robert Garish Assistant Director Public Sector <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719</p>
<p>Thomas Reilly Risk Control Consultant <a href="mailto:treilly@jamontgomery.com">treilly@jamontgomery.com</a> Office: 856-446-9205</p>		<p>Jacqueline Cardenosa Risk Control Consultant <a href="mailto:jcardenosa@jamontgomery.com">jcardenosa@jamontgomery.com</a> Office: 856-552-6888</p>
<p>Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070</p>		

#### *LOSS CONTROL SURVEYS*

- Township of Westampton Renewal Survey on March 1, 2024
- Borough of Fieldsboro Renewal Survey on March 13, 2024
- Township of Delanco on March 20, 2024
- Township of Pemberton on March 22, 2024
- Township of Bordentown on March 22, 2024

#### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- No Law Enforcement Loss Control Surveys were completed in March.

#### *MEETINGS ATTENDED*

- Claims Committee Meeting on March 12, 2024
- Executive Fund Committee Meeting on March 19, 2024
- Annual Safety Breakfast on March 27, 2024

### ***MEL SAFETY INSTITUTE (MSI)***

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

### ***MSI SAFETY DIRECTOR***

- MSI Leadership Academy
- March Is Ladder Safety Month
- Fall Protection: Understanding Warranty Requirements
- MSI Expo: Morris County Public Safety Training Academy, Wednesday, April 3, 2024, 8:30 am
- Hand Laceration Prevention Best Practices
- Respirators: Counterfeit P100 Filters
- New LMS
- MSI LIVE Schedule

### ***MSI LAW ENFORCEMENT***

- Juvenile’s Right to Attorney Representation – MSI LE Bulletin
- E-Bikes E-Scooters & Bicycle Considerations – MSI LE Bulletin
- Work Zone Training – MSI LE Training Announcement

### ***MSI NOW***

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
Bordentown City	2
Bordentown Township	1
Delran	1
Florence	1
Hainesport	1
Medford	22
Mount Laurel	1
North Hanover	1
Palmyra	1
Pemberton Township	7
Shamong	1
Springfield	1

## *MSI LIVE*

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpdesk at 866-661-5120.

**NOTE:** We need to keep our list of MSI Training Administrators up-to-date. If there are any changes or deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at [afelip@jamontgomery.com](mailto:afelip@jamontgomery.com).

# LESSONS LEARNED FROM LOSSES

## APRIL 2024 NEWSLETTER SUBROGATION



- When the JIF pays a Property or Workers' Compensation claim it has a right to subrogate if it is believed that someone else caused or contributed to the damage or injury. Subrogation allows the JIF to recoup certain claim costs from an at-fault party.
- Qual-Lynx and the office of JIF Solicitor, David DeWeese, undertake these efforts.
- In 1<sup>st</sup> party property we seek all damages including your deductible.
- In Workers' Compensation, we seek the amount paid for medical treatment, lost wages, and the face value of an award.
- Any amount recovered reduces how much was paid on that claim and therefore reduces the amount of your town's overall claims payments which reduces your insurance costs.
- The assistance of the town can be an integral part of the level of success achieved.

### Example:

- An officer injured his elbow taking an intoxicated subject into custody. He underwent surgery to repair the injury and the total amount of the lien sought in subrogation against the intoxicated subject was almost \$54,000. We enlisted the help of the Solicitor's office as we were not finding success with our subrogation efforts. Their office had to file suit and the matter went to trial. The Judge found that the Defendant acted in a negligent manner, but we could not prove that the employee's injuries were caused by the Defendant's actions. The employee did not report the injury or seek medical treatment for almost a month and there was no mention of the injury in any of the incident reports.





**DATE:** April 05, 2024

**TO:** The Members of the Executive Board of the Burlington County Municipal JIF

**FROM:** Christopher Winter L/E Risk Management Consultant

**RE:** BURLCO Activities (March)

**1. Policy/Procedures:** Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline , NJ Police Licensing revisions and L/E Accreditation requirements.

**2. Agency Visits:**

NO Agency Visits conducted.

- Consultative Visits were provided to identify and discuss agency concerns, training, policy and procedures,trends and requests. L/E RMC services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes were a priority and visited as well. Additional agency visits are being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the BURLCO JIF. Activity Reports are being completed for distribution to the FUND Commissioners.

**3. Training:** No training is scheduled at this time however training topics are being considered for future training dates. Additionally, a course is being discussed and reviewed to assist agency Resiliency Officers, to be conducted by Dr. Kelly, Ph.D., ABPP. and Captain William Walsh, Voorhees PD.



**4. Law Enforcement Bulletins / Newsletters:** No Bulletin distributed.

**5. BURLCO JIF Law Enforcement Committee:** A L/E Committee has been formulated with three (3) Police Chiefs from the county to represent (JIF) police agencies in Burlington County. I will continue to meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, potential risk and liability issues and L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Associations, to identify areas as previously mentioned and to reduce potential risks. Chiefs selected to date are from Bordentown City , Chesterfield and Mount Laurel Police Departments. An Initial was conducted on February 27, 2024. The next meeting will be posted when scheduled in June.

**6. Meetings Attended:**

BURLCO Executive Claim Meeting	03/12/2024
BURLCO Executive Meeting	03/19/2024

Sincerely,

Christopher J. Winter Sr., CPM  
Law Enforcement RMC  
ACM, BURLCO, and TRICO JIF  
609-780-4769  
[chriswinter1429@gmail.com](mailto:chriswinter1429@gmail.com)

## **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

### **Targeting Wellness Monthly Report**

**To:** Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
**From:** Debby Schiffer, JIF Wellness Director  
**Date:** April 16, 2024 Retreat Medford Country Club (3:00pm)  
**Contact Info:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### **APRIL WELLNESS INITIATIVES**

I am very pleased with the level of connection so many of your Wellness Coordinators maintain with me. Their dedication and tireless efforts to bring wellness to all employees is honorable and greatly appreciated. They are a joy to work with. Thank you!

#### **Wellness Activities Planned or Explored:**

- **Beverly City** – planning to start an employee herb garden on the grounds
- **Bordentown City** – employee gazebo construction
- **Bordentown Township** - Relaxation Challenge completed. Planning for upcoming months.
- **Chesterfield Township** – Lunch & Learn scheduled for May on *Age Appropriate Screenings* with BCHD.
- **Florence Township** – many wellness ideas shared at the March Safety Committee meeting.
- **Edgewater Park** – Planting herb gardens for desk or home.
- **Southampton** – considering a Self Defense for Women demonstration offered by State Police Officer
- **Pemberton Township** – Wellness Committee planned monthly activities to build morale and engagement. April events Walking Wednesday's and CFO provided a detailed personal budget worksheet to support financial well-being. CFO is also part of the Wellness Committee.
- **Medford Township** – April "Spring Cleaning" Event. Meditation in May. All wellness scheduled as a Wellness Wednesday for consistency. Planning monthly events.
- **Hainesport** – Planning a lunch & learn in May on breaking the sugar craving
- **Mansfield** – construction of a larger onsite fitness room for all employees
- **Fieldsboro** – considering ergonomic chairs for employees
- **Tabernacle** – interested in having the MED mobile unit onsite to allow for convenience for employees and volunteers. Interested in stress management initiatives such as chair massage.

**More wellness adventures in store!**

#### **Wellness 2024 Planning Meetings:**

**Wellness Advisory Committee (WAC):** The following towns are part of the committee: Fieldsboro, Palmyra, Pemberton Twp.

**The next meeting is scheduled for** Thurs, May 16<sup>th</sup> 9:30am

**Wellness Coordinator Brainstorming Sessions:** I had my first of three (3) virtual Brainstorming sessions on Feb 22<sup>nd</sup> which is a great opportunity for peer sharing and support. This was NOT MANDATORY.

The next meeting may be moved from May 9<sup>th</sup> to June 14<sup>th</sup>

**JIF Round Table Virtual Meeting:** Tuesday, April 30<sup>th</sup> beginning at 10am. Please have your Wellness Coordinators attend this short presentation acknowledging their efforts and highlighting any changes they need to know.

#### **New Resources:**

**Deborah Heart and Lung Center** – They have teams that provide in-person (complimentary) health screenings, blood pressure, pulse oximetry, sleep apnea, and body mass analysis. If employees fast, they can provide blood sugar. If logistics are right (more complicated) they can do on-site EKGs. They also have a new First Responder Program called "HeroCare Connect". (<https://herocareconnect.org/who-we-are/>)

**Burlington County Health Dept** – New contact with Community Speakers Bureau

**Rutgers Speakers Bureau** – Various topics available through Rutgers Faculty

**Cigna Wellness in Motion** – I have reached out to get more details and will update, as information becomes available.

**Penn Medicine Virtua Cancer Program** – I will be reaching out to find more information on their speaker bureau and onsite services.

**ShopRite Registered Dietitians** – I will be having a discovery call with one of the dietitians to determine their scope of services available to the BURLCO JIF members. I will provide an update.

### Targeting Wellness Newsletter – 2024 Quarterly Themes

The April issue for Q2 was distributed at the end of March. In addition, a short Mindful Minutes video was posted on the JIF website on simple stretches to do at your desk to release neck and shoulder tension.

As a reminder, the 2024 Quarterly themes will be built around **4 Essential Mindsets for Overall Well-being** and Q2 is Growth and Learning

Schedule of quarterly Essential Mindset themes for 2024:

Quarter 1 – Gratitude

Quarter 2 – Growth & Learning

Quarter 3 – Compassion

Quarter 4 – Mindfulness

April National Health Awareness:

April is Earth Month (Earth Day April 22), National Cancer Control Month, Stress Awareness Month, Parkinson's Awareness Month, National Financial Literacy Month.

### **JIF Website – NEW Wellness Section Drop-down Selection:**

**Reminder - Multimedia by Deb:** On a minimum of once a quarter, I will be posting a short, informative audio or video clip, which I am calling "Mindful Minutes". My goal is to highlight a health fact or lifestyle behavior and provide a helpful tip or strategy on approaching or changing it for increase well-being. I am open to any suggestions on possible topics as this unfolds. If well received, my hope is to offer them more frequently.



### **Mindful Minutes**

Listen to quick audio clips from JIF Wellness Director Debby Schiffer! These complement each [Quarterly Newsletter on the four Essential Mindsets](#) for generating overall well-being. These essential mindsets can naturally propel us towards positive changes, fostering improvement in both our professional and personal lives.

In addition, Deb will provide valuable tips on cultivating a mindful approach towards adopting a healthier lifestyle. This includes making informed decisions about nutrition, incorporating movement throughout your day, establishing a consistent sleep routine and more!

[Mindful Minutes Neck Stretch – April](#)

[March Mindful Minutes – Two Simple Exercises](#)

[Vision Meditation](#)

[Two Minute Rule for Building Habits](#)

*April is a reminder that life is a beautiful, ever-renewing cycle.*

*— E.E. Cummings*



# TARGETING WELLNESS NEWSLETTER



## GOOD NEWS FOR GOOD HEALTH

### Essential Mindsets for Overall Well-being



**“We can’t become what we need to be by remaining what we are.” - Oprah Winfrey**

This quarter is all about finding ways throughout our lives to keep growing and learning, exploring and experiencing. Every day we have opportunities, big or small, that help teach and show us ways to move towards our goals, our purpose, and get better at the skills that are important to us. Think big!

## QUARTER TWO GROWTH & LEARNING

April - June 2024

### CONCEPT

Did you realize that 70% of the knowledge that propelled successful individuals to their current stature didn't stem from textbooks, but rather from life experiences? Another 20% is attributed to insights gained from interactions with others, leaving a mere 10% acquired through formal education like courses and books. It's evident: the bulk of our learning transpires through practical application.

As we journey from childhood to adulthood, we carry forward both beneficial and detrimental lessons. Some ingrained notions, rooted in early experiences, may unknowingly hinder our progress today, tethering us with fears and perceived limitations. Remarkably, many of these subconscious teachings quietly influence our behaviors and decisions, shaping our interactions with others without us even realizing.

Yet, amidst these hidden influences, lies an opportunity for growth. Through cultivating self-awareness, we can learn to see the gifts within even the most adverse experiences. This requires a moment of reflection and practice, where we scrutinize past events, discerning when it's advantageous to relinquish old paradigms and embrace new perspectives.



As we begin this next quarter, let's first revisit a fundamental concept introduced in January—the dichotomy between fixed and growth mindsets, as identified by psychologist Carol Dweck in her book, "Mindset."

When confronted with challenges, our mindset becomes the compass guiding us towards success or failure. Failure, often stemming from a fixed mindset, can manifest simply by avoiding experiences that threaten our sense of integrity. Instances of this may range from refraining from asking questions to avoid looking unintelligent to shying away from new opportunities for fear of imperfection.

However, embracing a growth mindset instills a desire to learn and grow, regardless of the possibility of making mistakes. **The focus shifts from seeking perfection to pursuing improvement.** This mindset fosters enhanced learning, diminishes anxiety, and cultivates resilience in the face of future challenges and setbacks.



THE ILLITERATE OF THE  
21ST CENTURY WILL NOT  
BE THOSE WHO CANNOT  
READ AND WRITE, BUT  
THOSE WHO CANNOT  
LEARN, UNLEARN, AND  
RELEARN."  
-Alvin Toffler.



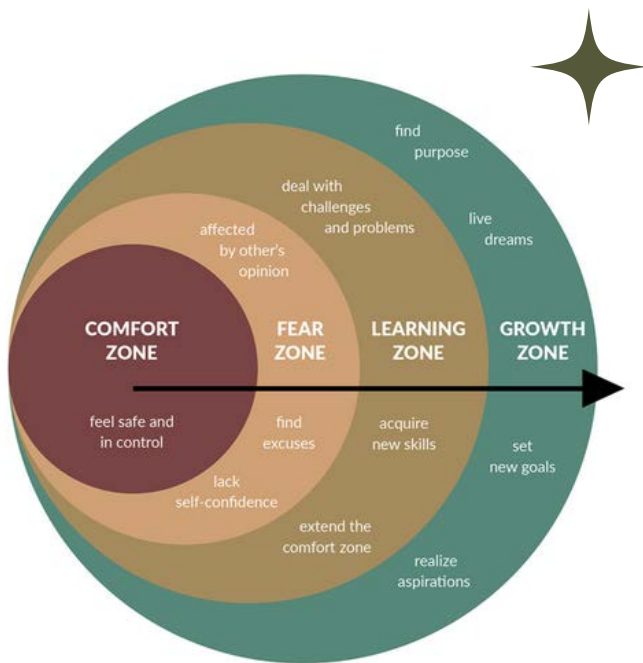
## THE THREE MAIN ZONES

When confronted with change or challenges, we find ourselves navigating three distinct zones: the comfort zone, panic zone, and growth or learning zone. The zone we inhabit significantly influences our experience and ultimately shapes our response to the situation at hand.

**Comfort Zone:** this is where we feel safe, secure and familiar. We operate within our known limitations and routines to maintain minimal stress or anxiety. Although this zone leads to a sense of ease, it can leave us stagnate and limited personally and professionally if we remain here in every situation that is uncomfortable.

**Panic Zone:** obviously when we are way outside our comfort zone, we are overwhelmed with stress and fear, feeling out of control. When pushed beyond our limits, boundaries, or skill set, we may experience extreme anxiety, struggling to cope. We may even resort to the survival mode of fight, flight or freeze. This is not a zone we want to gravitate towards yet understanding the reasons for this reaction is important to understand perhaps with the guidance of a trained therapist.

**Growth Zone:** here we venture beyond our comfort zone to tackle new challenges, experiences, and opportunities. While it may feel a bit scary, it's also thrilling. We take these chances because we want to learn and grow. Sure, it might feel uncomfortable as we step into unfamiliar territory, but deep down, we know it won't harm us. In fact, it has the potential to help us develop new skills and maybe even transform ourselves personally. As a result, a new "comfort zone" is created!



## ➤➤➤ GROWTH IS LIKE A LOTUS FLOWER

Like a lotus flower that begins its life in murky, muddy waters, growth often begins in adverse and challenging circumstances. The muddy environment represents the difficulties, obstacles and hardships we may face in life.

A lotus flower, despite the mud, grows upward towards the surface of the water which can be related to our journey of growth and personal development. In the lotus' pursuit of the sun, when we face and overcome our own challenges, it allows us to reach higher levels of confidence, resilience and success.

And despite the harsh and "ugly" conditions the lotus flower is forced to endure, it surfaces as a beautiful and pure white flower. Similarly, we bloom with inner strength, wisdom, and bravery when we push through the mud of transforming challenges and gain self awareness, fulfillment and a deeper connection to ourselves and others.



Just like the lotus flower, we can and do emerge from adversity and cultivate strength as we navigate life's challenges and strive for personal transformation.



## PRACTICE FOR APRIL

Our thoughts label our experiences as "bad" or "good". However, regardless of the label, there is a deeper meaning in the experience...a lesson or a gift. Taking the time to explore this is often the step we forget to take.



This steps were taken from the audiobook entitled, "Happy For No Reason" by Marci Stimoff.

## ➤➤➤ LOOK FOR THE LESSON AND THE GIFT

**You might contemplate doing this at the end of the day or right after a situation occurs that may be considered "bad".**

1. Sit quietly by yourself perhaps with a journal or just simply close your eyes. Take a few deep breaths.
2. Recall the situation that has caused you to feel wronged or didn't live up to your expectations (of yourself or others). Picture anyone who was involved with you at the time; picture the setting and what was said.
3. Imagine taking a few steps back and observing the situation from a distance, as though you were watching a movie.
4. What part of what happened can you take responsibility for? Did you ignore signs that should have clued you in that there was a problem? Did you act in a way that might have provoked the situation? Did your thoughts or actions escalate the situation? *Please try to do this with blameless discernment.* This is not to judge yourself or others. It's merely to use our experiences as potential learning opportunities.
5. Now, what is the lesson to learn from this? Perhaps you discover you need more patience or better boundaries. Perhaps being more open to listen and say less.
6. Ask yourself: If this were happening for a higher purpose, what would it be? Can you find the gift? If you can't that's okay. Perhaps in time you will.
7. Write down the most important thing you can do differently as a result of finding out the lesson or the gift.



## Find ways to incorporate growth and learning in your day...

- **Listen to a new Podcast or Audiobook:**  
 Incorporate this perhaps on your commute to and from work, while doing chores or going for a walk. Its a great way to learn new things on the go.
- **Learn a new word:**  
 Expand your vocabulary by learning a new word each day and trying to incorporate it into your conversations or writing.
- **Experiment with new skills:**  
 Allocate time to try out new skills or hobbies that pique your interest. Whether cooking a new recipe, learning a different language or trying a new sport, embracing novelty fosters growth.
- **Embrace imperfection:**  
 Accept that you are human and, therefore, imperfect. Understand that making mistakes is inevitable and does not diminish your value as a person. Have compassion for others who are human too. :-)
- **Focus on the process, not just the outcome:**  
 Shift your focus from solely evaluating outcomes to appreciating the process of learning and growth. Celebrate your efforts and progress, regardless of the outcome.



Pick whatever resonates with you. Try one or multiple, every day, once a week or even once during the month...the choice is yours. Take your time and enjoy the process. And remember not to judge yourself for not doing it perfectly. Practice living in a growth mindset.



**Workplace Growth and Learning  
 promotes overall well-being!**

## ➤➤➤ Spring is the perfect time to focus on growth.

Spring is like a big, warm hug from Mother Nature, nudging us to stretch our limbs and embrace new beginnings. Think about it: longer days, sunnier skies, birds chirping their hearts out, and those little green buds popping up everywhere. It's nature's way of saying, "Hey, let's start fresh!"

So, what's on your springtime wish list? Maybe it's kicking off a fun exercise routine to shake off those winter blues (or pounds) . Or finally booking that dream getaway you've been talking about forever. Whatever it is, **it all starts with a tiny seed of an idea.** But here's the thing about seeds – they need more than just wishful thinking. You gotta water them with daily doses of attention, patience, and a bit of TLC.

**In the content of this newsletter, planting a seed goes deeper than just the act of growing a plant or tree. It represents the potential for personal growth and transformation.**

Ask yourself: Are you creating the right vibe for growth? Are you tending to your dreams with the care they deserve? Are you treating your body and mind to the good stuff – healthy food, movement, and plenty of Zzzs? And hey, are you keeping those pesky negative thoughts at bay, like pulling weeds from a garden?

Just like those seeds in the ground, you need nurturing to flourish. So, embrace the journey, knowing that growth takes time. And remember, every little seed you plant adds a splash of color to the beautiful garden of life.

“To plant a garden is to believe in tomorrow.” Audrey Hepburn





**Burlington County Municipal JIF  
Managed Care Summary Report  
2024**

<b>Intake</b>	<b>March-24</b>	<b>March-23</b>	<b>2024 March YTD</b>	<b>2023 March YTD</b>
# of New Claims Reported	21	28	53	75
# of Report Only	9	12	17	43
% Report Only	43%	43%	32%	57%
# of Medical Only	12	12	31	22
# of Lost Time	0	4	5	10
Medical Only to Lost Time Ratio	100:00	75:25	86:14	69:31
Claim Petition First Notice	0	0	0	0
COVID-19	0	5	0	20
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	1.0	2.0	1.3	2.9
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.2	0.4	0.3	0.6

<b>Nurse Case Management</b>	<b>March-24</b>	<b>March-23</b>
# of Cases Assigned to Case Management	18	19
# of Cases >90 days	13	13

<b>Savings</b>	<b>March-24</b>	<b>March-23</b>	<b>2024 March YTD</b>	<b>2023 March YTD</b>
Bill Count	100	109	304	316
Provider Charges	\$146,794	\$151,256	\$398,470	\$356,505
Repriced Amount	\$49,863	\$62,788	\$156,925	\$141,938
Savings \$	\$96,930	\$88,467	\$241,544	\$214,567
% Savings	66%	58%	61%	60%

<b>QualCare Provider Network Penetration Rate</b>	<b>March-24</b>	<b>March-23</b>	<b>2024 March YTD</b>	<b>2023 March YTD</b>
Bill Count	90%	92%	93%	93%
Provider Charges	95%	98%	96%	96%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>March-24</b>	<b>March-23</b>	<b>2024 March YTD</b>	<b>2023 March YTD</b>
Bill Count	91%	91%	94%	95%
Provider Charges	93%	95%	95%	97%

<b>Transitional Duty Summary</b>		<b>2024 March YTD</b>	<b>2023 March YTD</b>
% of Transitional Duty Days Worked		60%	60%
\$ Saved By Accommodating		\$31,445	\$35,572
% of Transitional Duty Days Not Accommodated		40%	34%
Cost Of Days Not Accommodated		\$17,116	\$21,294



**Burlington County Municipal JIF  
Average Days To Report By JIF Member  
(Indemnity, Medical Only, Report Only)  
1/1/2024 - 3/31/2024**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BORDENTOWN CITY	2	5.0	0.0
BORDENTOWN TOWNSHIP	3	0.7	0.0
DELRAN TOWNSHIP	2	0.0	0.0
EDGEWATER PARK TOWNSHIP	1	1.0	0.0
FIELDSBORO BOROUGH	1	1.0	1.0
FLORENCE TOWNSHIP	2	2.0	0.5
LUMBERTON TOWNSHIP	2	0.0	0.0
MEDFORD TOWNSHIP	8	1.8	0.3
MOUNT LAUREL TOWNSHIP	13	0.9	0.4
PALMYRA BOROUGH	1	2.0	0.0
PEMBERTON TOWNSHIP	8	1.9	0.5
SOUTHAMPTON TOWNSHIP	3	0.7	0.0
WESTAMPTON TOWNSHIP	7	0.9	0.1
<b>Grand Total</b>	<b>53</b>	<b>1.3</b>	<b>0.3</b>



**Burlington County Municipal JIF  
Claims Reported By Claim Type**

**March 2024**

<b>All Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
MEDICAL ONLY	12	1.2	0.0
REPORT ONLY	9	0.9	0.6
<b>Grand Total</b>	<b>21</b>	<b>1.0</b>	<b>0.2</b>

**1/1/2024 - 3/31/2024**

<b>All Claims Reported</b>			
	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	5	2.2	1.0
MEDICAL ONLY	31	1.4	0.1
REPORT ONLY	17	0.9	0.4
<b>Grand Total</b>	<b>53</b>	<b>1.3</b>	<b>0.3</b>

**Claims Reported - Not Covid-19**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
MEDICAL ONLY	12	1.2	0.0
REPORT ONLY	9	0.9	0.6
<b>Grand Total</b>	<b>21</b>	<b>1.0</b>	<b>0.2</b>

**Claims Reported - Not Covid-19**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
INDEMNITY	5	2.2	1.0
MEDICAL ONLY	31	1.4	0.1
REPORT ONLY	17	0.9	0.4
<b>Grand Total</b>	<b>53</b>	<b>1.3</b>	<b>0.3</b>

**Covid-19 Claims Reported**

None Reported

**Covid-19 Claims Reported**

None Reported



**Burlington County Municipal JIF  
Nurse Case Management Report  
March 2024**

**# Of Claims Open to Nurse Case Management**

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
BORDENTOWN TOWNSHIP	1	0	0	0	1
DELRAN TOWNSHIP	0	2	0	0	2
LUMBERTON TOWNSHIP	0	1	0	0	1
MANSFIELD TOWNSHIP	1	0	0	0	1
MEDFORD TOWNSHIP	4	1	0	0	5
MOUNT LAUREL TOWNSHIP	1	0	0	0	1
NORTH HANOVER TOWNSHIP	1	0	0	0	1
PALMYRA BOROUGH	1	0	0	0	1
PEMBERTON TOWNSHIP	4	0	0	0	4
RIVERSIDE TOWNSHIP	1	0	0	0	1
<b>Grand Total</b>	<b>14</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>18</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2024 - 3/31/2024**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
BORDENTOWN TOWNSHIP	77	3	4%	\$129	74	96%	\$4,654
DELRAN TOWNSHIP	2	2	100%	\$86	0	0%	\$0
LUMBERTON TOWNSHIP	27	27	100%	\$1,165	0	0%	\$0
MEDFORD TOWNSHIP	119	53	45%	\$4,678	66	55%	\$5,416
MOUNT LAUREL TOWNSHIP	8	0	0%	\$0	8	100%	\$345
PALMYRA BOROUGH	43	43	100%	\$3,397	0	0%	\$0
PEMBERTON TOWNSHIP	157	105	67%	\$10,685	52	33%	\$6,486
RIVERSIDE TOWNSHIP	72	72	100%	\$11,304	0	0%	\$0
SOUTHAMPTON TOWNSHIP	5	0	0%	\$0	5	100%	\$216
<b>Grand Total</b>	<b>510</b>	<b>305</b>	<b>60%</b>	<b>\$31,445</b>	<b>205</b>	<b>40%</b>	<b>\$17,116</b>



**Burlington County Municipal JIF  
PPO Savings Report  
March 2024**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	90	\$139,414	\$43,860	\$95,553	69%
Out Of Network	10	\$7,380	\$6,003	\$1,377	19%
<b>Grand Total</b>	<b>100</b>	<b>\$146,794</b>	<b>\$49,863</b>	<b>\$96,930</b>	<b>66%</b>

	EPO	QualCare PPO	Out Of Network	Grand Total	\$ Savings
Ambulance	0	0	1	1	\$50
Anesthesiology	0	2	0	2	\$1,873
Behavioral Health	3	0	1	4	\$2,078
Emergency Medicine	0	1	4	5	\$330
Hospital	0	10	0	10	\$69,042
MRI/Radiology	0	5	2	7	\$1,325
Neurosurgery	1	2	0	3	\$4,246
Occupational Medicine	16	0	0	16	\$2,178
Orthopedic Surgery	3	1	0	4	\$209
Pain Management	0	1	0	1	\$16
Physical therapy	37	0	0	37	\$14,460
Physicians Fees	0	1	2	3	\$9
Urgent Care Center	7	0	0	7	\$1,116
<b>Grand Total</b>	<b>67</b>	<b>23</b>	<b>10</b>	<b>100</b>	<b>\$96,930</b>



**Burlington County Municipal JIF  
PPO Savings Report  
1/1/2024 - 3/31/2024**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Negotiated	2	\$1,400	\$900	\$500	36%
Out Of Network	20	\$16,342	\$13,542	\$2,800	17%
QualCare PPO	282	\$380,728	\$142,484	\$238,244	63%
<b>Grand Total</b>	<b>304</b>	<b>\$398,470</b>	<b>\$156,925</b>	<b>\$241,544</b>	<b>61%</b>

	QualCare PPO	EPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulance	0	0	0	3	3	\$867
Ambulatory Surgical Center	2	0	0	0	2	\$35,653
Anesthesiology	4	0	0	0	4	\$5,810
Behavioral Health	0	15	2	2	19	\$7,682
Durable Medical Equipment	1	0	0	1	2	\$1,048
Emergency Medicine	7	0	0	7	14	\$4,249
Hospital	17	0	0	0	17	\$97,533
MRI/Radiology	7	4	0	2	13	\$4,562
Neurosurgery	2	3	0	0	5	\$4,885
Occupational Medicine	0	23	0	0	23	\$4,249
Orthopedic Surgery	2	16	0	0	18	\$17,412
Pain Management	1	0	0	0	1	\$16
Physical Medicine & Rehab	1	0	0	0	1	\$185
Physical therapy	0	131	0	0	131	\$50,411
Physicians Fees	12	0	0	5	17	\$697
Urgent Care Center	0	34	0	0	34	\$6,286
<b>Grand Total</b>	<b>56</b>	<b>226</b>	<b>2</b>	<b>20</b>	<b>304</b>	<b>\$241,544</b>

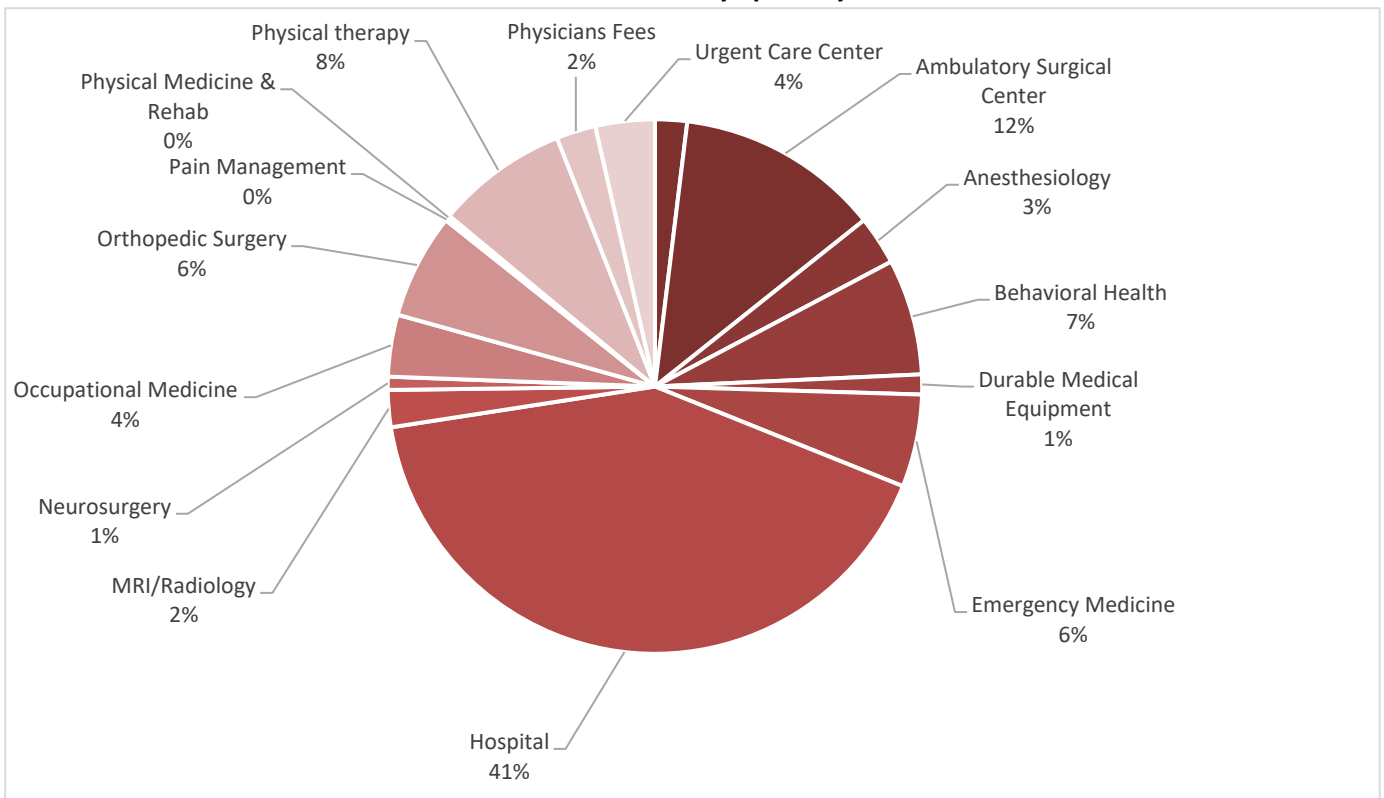


**Burlington County Municipal JIF  
Top 10 Providers And Paid Provider By Specialty  
1/1/2024 - 3/31/2024**

**Top 10 Providers**

	<b>Repriced Amount</b>
VIRTUA WILLINGBORO HOSPITAL, INC.	\$13,500
SUMMIT SURGICAL CENTER, LLC	\$12,500
CAPITAL HEALTH SYSTEM, INC	\$11,801
KENNEDY HEALTH	\$9,857
NEUROBEHAVIORIAL REHABILITATION ASSOCIATES LLC	\$8,765
INSPIRA MEDICAL CENTER ELMER	\$8,648
VIRTUA MOUNT HOLLY HOSPITAL	\$8,100
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	\$7,968
NEW JERSEY SURGERY CENTER LLC	\$6,900
COOPER HEALTH SYSTEMS	\$6,742
<b>Grand Total</b>	<b>\$94,781</b>

**Paid Provider By Specialty**







## Managed Care Quick Notes

### Functional Capacity Evaluations

An FCE is an objective, comprehensive, performance-based assessment that determines an employee's functional ability to perform essential duties in the workplace or activities of daily living and leisure. This evaluation assesses an individual's physical ability relative to a specific injury or illness. An FCE is an important tool to determine functional levels for a safe return-to-work following an injury. The examiner uses scientific methods to determine the validity of the test based on the employee's effort level which is noted in the report.

#### Components of an FCE:

- Patient's self-described level of pain and disability obtained by answering a few questions
- Detailed medical history
- Examination of musculoskeletal system
- Material handling tests to evaluate ability to lift, carry, push, and pull
- Movement tests to evaluate ability to walk, reach, climb, and level of dexterity
- Positional tolerance tests to evaluate ability to stand and sit
- Evaluation of aerobic capacity
- Material, movement, or positional tests customized to the patient's industry
- Analysis of information including patients' level of effort
- Report that draws conclusions about the patient's abilities based on the above evaluations

An FCE can be used to determine the physical capability of a potential employee, an employee returning to work after an illness or injury outside of work, or an employee who appears to be demonstrating difficulties in performing duties. Your Labor Attorney should be consulted in these situations.

# Technical Risks Services Director Monthly Executive Report



April 5, 2024

## Summary

This month I attended an intense boot camp provided by the Criminal Justice Institute and hosted by the Salem County OEM. This was a 32-hour course covering a wide range of pertinent topics concerning Cyber Defenses. I was encouraged to see many of our JIF members in attendance.

March was devoted to the continued push for Wizer Cyber Hygiene Training for 2024. We still have a small percentage of users who have not even logged in yet. Reminders have been sent. All members are encouraged to follow up with their users. The good news is almost 90 % of Burlco has been trained! For the stragglers please advise your staff that Hygiene training is mandatory for deductible savings and BASIC Cyberframework compliance.

Vulnerability probing and penetration testing continues. There are a few towns with critical vulnerabilities. These towns have been notified. Please address these open items as soon as possible.

BASIC Cyberframework forms are rolling into our office, and we are clearing them with Underwriting. As of this writing Burlco is about 62% compliant with BASIC. I have met with several members to clear up any confusion with the forms. Please get these into me as soon as possible to lock in the BASIC requirements. Currently these requirements are extremely easy to accomplish but they can change in a moment's notice without warning. Lock in your position today!

Page 4 of the CyberFramework document reads STOP GET A TECHNOLOGY EXPERT! This is becoming an increasingly difficult task for some towns. The local break/fix tech guy may have a friendly attitude but you need a real Managed Service Provider (MSP) capable of installing the products that you need to protect your environment AND provide the monitoring support needed make those products work for you. This adds cost to your IT budget so choosing wisely is very important.

This month's bulletin is on choosing an IT vendor for a municipality, especially when adhering to the New Jersey Cyber Risk Management Fund (Cyber JIF) Cybersecurity Framework which involves a meticulous process to ensure compliance with the advanced security measures outlined in the framework. This selection is paramount for maintaining robust cybersecurity defenses, managing risks effectively, and potentially reducing cyber insurance deductibles.

Please use this as a template in your decision-making process.

Stay Cybersafe,

Jerry Caruso

Technical Risks Services Director



# Choosing an IT vendor

## Initial Screening:

Ensure potential vendors are familiar with the NJ Cyber JIF Cybersecurity Framework and are capable of complying with its requirements. This includes basic, intermediate, and advanced security controls, such as data management, account management, vulnerability management, and more.

## Detailed Evaluation:

### Third-Party Risk Management

Vendor Assessment: Utilize the 3rd Party Risk Assessment tool mentioned in the framework to evaluate potential IT vendors. This assessment should cover security requirements, indemnification, and proper insurance.

### Defensive Tools and Strategies

Capability Review: Check that the vendor can support defensive tools and strategies, including email and web browser protections (CIS 9), malware defenses (CIS 10), and network monitoring defense (CIS 13). Their solutions should enable the municipality to deploy protective DNS, use anti-exploitation tools, and ensure 24x7 support in case of an incident.

### Support for Policy and Procedure Implementation

Ensure the IT vendor can assist in implementing the necessary policies and procedures outlined in the advanced section of the framework. This includes developing a Business Continuity Plan that addresses technology assets and ensuring that the organization's technology practices policy is in compliance with the Cyber JIF's Cyber Risk Management Program.

### Proven Experience and References

Past Performance: Seek references from other municipalities or public sector entities that have utilized the vendor's services. This can provide insights into the vendor's ability to comply with the NJ Cyber JIF framework and their effectiveness in implementing the required security controls.

### Contractual Agreements

Security Requirements: Ensure that all contractual agreements with the chosen vendor include strict security requirements, indemnification clauses, and adequate insurance coverage. This protects the municipality in case of security breaches or failures in service delivery.

### Conclusion

Selecting an IT vendor based on the Cyber JIF Cybersecurity Framework involves a comprehensive evaluation of the vendor's ability to meet specific security controls, manage third-party risks, support defensive strategies, and adhere to stringent policies and procedures. By following this structured approach, a municipality can ensure that its IT vendor not only complies with the Cyber JIF framework but also strengthens its Cybersecurity posture against evolving threats.

April 8, 2024

To the Members of the  
Executive Board of the  
Burlington County Municipal  
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one-month period ending March 31, 2024 for Closed Fund Years 1991 to 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 40,595.01. This generated an average annual yield of 2.84%. However, after including an unrealized net gain of \$ 26,318.38 in the asset portfolio, the yield is adjusted to 4.68% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,551,601.54.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 6,890.34 w/YTD Total \$ 61,847.02  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00  
Premium Assessment Payments \$ 350,048.00

#### LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD: (Action Item)

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 375,770.14. The claims detail shows 246 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END:

Interest Allocated for the Period, after adding the E-JIF Dividend of \$28,846.00, is \$ 783.79 for a total Member Balance of \$331,961.41 with individual balances shown in the attached report.

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,171,827.09 to a closing balance of \$ 17,127,940.77 showing an decrease in the fund of \$ 43,886.32. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD: (Action Item)

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer

**BURLINGTON COUNTY  
MUNICIPAL JOINT INS. FUND  
Subrogation Report  
Calendar Year 2024**

<u>DATE REC'D</u>	<u>CREDITED TO:</u>	<u>CLAIM/ FILE NUMBER</u>	<u>CLAIMANT NAME</u>	<u>COV. TYPE</u>	<u>FUND YEAR</u>	<u>AMOUNT RECEIVED</u>	<u>RECEIVED Y.T.D.</u>
1/5	MEDFORD TWP.	2024310870	MEDFORD TWP.	PR	2023	2,800.00	
1/10	PEMBERTON BORO	2024309695	DANIEL DELLANE	WC	2023	1,900.32	
1/10	WESTAMPTON TWP	2024314687	WESTAMPTON TWP	PR	2023	16,855.82	
1/22	MEDFORD TWP.	2023306348	MEDFORD TWP.	PR	2023	25,059.77	
TOTAL/JAN						46,615.91	
YTD TOTAL							46,615.91
2/15	LUMBERTON TWP.	2023306770	LUMBERTON TWP.	PR	2023	7,422.00	
2/20	PALMYRA BOROUGH	2024323647	PALMYRA BOROUGH	PR	2024	918.77	
TOTAL/FEB.						8,340.77	
YTD TOTAL							54,956.68
3/20	PALMYRA BOROUGH	2024323744	PALMYRA BOROUGH	PR	2023	1,200.00	
3/20	MT. LAUREL TWP	2024326169	MT. LAUREL TWP	PR	2024	2,357.50	
3/20	WESTAMPTON TWP	2024314687	WESTAMPTON TWP	PR	2023	1,436.66	
3/21	LUMBERTON TWP.	2024326461	LUMBERTON TWP.	PR	2024	1,896.18	
TOTAL/MAR.						6,890.34	
YTD TOTAL							61,847.02

**BURLINGTON COUNTY MUNICIPAL JIF  
ACCOUNT RECONCILIATION ACTIVITY REPORT  
FY 2024**

	<u>January</u>	<u>February</u>	<u>March</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	<b>15,183,657.86</b>	<b>16,608,828.75</b>	<b>17,171,827.09</b>	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	51,210.21	-40,975.28	66,913.37	77,148.30
Premium Assessment Receipts	2,923,106.00	1,604,679.00	350,048.00	4,877,833.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2024	0.00	0.00	4,253.68	4,253.68
Fund Year 2023	49,365.91	7,422.00	2,636.66	59,424.57
Fund Year 2022	0.00	0.00	0.00	0.00
Fund Year 2021	0.00	0.00	0.00	0.00
Fund Year 2020	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	49,365.91	7,422.00	6,890.34	63,678.25
FY 2023 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2024 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	29,848.00	0.00	0.00	29,848.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL RECEIPTS:</b>	<b>3,053,530.12</b>	<b>1,571,125.72</b>	<b>423,851.71</b>	<b>5,048,507.55</b>
<b>DISBURSEMENTS:</b>				
Net Claim Payments:				
Fund Year 2024	16,294.64	67,895.22	70,275.78	154,465.64
Fund Year 2023	104,609.04	145,775.67	53,871.83	304,256.54
Fund Year 2022	52,206.88	18,110.52	5,957.27	76,274.67
Fund Year 2021	56,823.54	35,929.35	16,979.43	109,732.32
Fund Year 2020	177,633.84	11,900.54	227,135.83	416,670.21
Closed Fund Year	0.00	5,063.02	100.00	5,163.02
Total Net Claim Payments	407,567.94	284,674.32	374,320.14	1,066,562.40
Exp. & Admin Bill List Payments:				
Exp. & Cont. Charges FY 2024	94,930.15	251,594.75	90,072.89	436,597.79
E-JIF Premium FY 2024	125,190.00	0.00	0.00	125,190.00
Exp. & Cont. Charges FY 2023	7,127.89	17,441.31	995.00	25,564.20
Property Fund Charges FY 2023	0.00	0.00	0.00	0.00
M.E.L. Premium FY 2024	828,841.25	0.00	0.00	828,841.25
POL/EPL Policy Premium FY 2024	0.00	444,195.00	0.00	444,195.00
Cyber Premium FY 2024	164,702.00	0.00	0.00	164,702.00
Exp. & Cont. Charges FY 2022	0.00	2,350.00	2,350.00	4,700.00
Exp. & Cont. Charges FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2024	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	7,872.00	0.00	7,872.00
Total Bill List Payments	1,220,791.29	723,453.06	93,417.89	1,475,874.45
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	<b>1,628,359.23</b>	<b>1,008,127.38</b>	<b>467,738.03</b>	<b>3,104,224.64</b>
<b>Closing Balance for the Period:</b>	<b>16,608,828.75</b>	<b>17,171,827.09</b>	<b>17,127,940.77</b>	
Account Net Cash Change During the Period:				
Operating Account	1,381,576.75	618,647.00	-97,480.90	1,902,742.85
JCMI Investment Account	43,863.96	-54,465.42	52,052.40	41,450.94
Investment Account	0.00	0.00	0.00	0.00
Asset Management Account	0.00	0.00	0.00	0.00
Claims Imprest Account	199.49	-343.83	1,864.46	1,720.12
Expense & Contingency Account	-469.31	-839.41	-322.28	-1,631.00
<b>Total Change in Account Net Cash:</b>	<b>1,425,170.89</b>	<b>562,998.34</b>	<b>-43,886.32</b>	<b>1,944,282.91</b>

**Proof:                                0.00                                0.00                                0.00**

**SUMMARY OF CASH AND INVESTMENT INSTRUMENTS**  
**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**ALL FUND YEARS COMBINED**  
**CURRENT MONTH**      **March**  
**CURRENT FUND YEAR**    **2024**

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE	JCMI
	<b>ID Number:</b>						
	<b>Maturity (Yrs)</b>						
	<b>Purchase Yield:</b>						
	<b>TOTAL for All</b>						
	<b>Accts &amp; instruments</b>						
<b>Opening Cash &amp; Investment</b>	<b>\$17,171,825.60</b>	<b>114.93</b>	<b>-</b>	<b>3,569,615.95</b>	<b>100,665.21</b>	<b>1,880.37</b>	<b>13,499,549.14</b>
<b>Opening Interest Accrual Bal</b>	<b>\$0.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$643.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$643.10
5 Interest Paid - Cash Instr.s	\$39,951.91	\$0.00	\$0.00	\$13,253.23	\$1,056.39	\$551.37	\$25,090.92
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$26,318.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,318.38
8 Net Investment Income	\$66,913.39	\$0.00	\$0.00	\$13,253.23	\$1,056.39	\$551.37	\$52,052.40
9 Deposits - Purchases	\$827,641.95	\$0.00	\$0.00	\$358,453.92	\$375,770.14	\$93,417.89	\$0.00
10 (Withdrawals - Sales)	-\$938,441.64	\$0.00	\$0.00	-\$469,188.03	-\$374,962.07	-\$94,291.54	\$0.00
Ending Cash & Investment Bal:	\$17,127,939.30	\$114.93	\$0.00	\$3,472,135.07	\$102,529.67	\$1,558.09	\$13,551,601.54
Ending Interest Accrual Balanc	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$292,442.55	\$0.00	\$0.00	\$822.00	\$289,781.55	\$1,839.00	\$0.00
(Less Deposits in Transit)	-\$11,271.00	\$0.00	\$0.00	-\$11,271.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,409,110.85	\$114.93	\$0.00	\$3,461,686.07	\$392,311.22	\$3,397.09	\$13,551,601.54



Investment Income Allocation													
ETE Interest Allocation Flag 1=		1	1	1	1	1	0	0	0	0	1	1	
		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2024	Opening Cash & Investment	135,146.62	233,040.93	52,234.61	943,603.48	255,560.95	(310,528.62)	(23,590.58)	202,659.00	558,739.77	483,690.28	0.00	\$2,530,556.45
	Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Inte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$4.87	\$8.40	\$1.88	\$34.00	\$9.21	\$0.00	\$0.00	\$0.00	\$0.00	\$17.43	\$0.00	\$75.80
	5 Interest Paid - Cash Instr.s	\$302.56	\$521.72	\$116.94	\$2,112.50	\$572.14	\$0.00	\$0.00	\$0.00	\$0.00	\$1,082.86	\$0.00	\$4,708.72
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$199.31	\$343.68	\$77.03	\$1,391.61	\$376.90	\$0.00	\$0.00	\$0.00	\$0.00	\$713.34	\$0.00	\$3,101.88
	8 Net Investment Income	\$506.74	\$873.80	\$195.86	\$3,538.11	\$958.25	\$0.00	\$0.00	\$0.00	\$0.00	\$1,813.63	\$0.00	\$7,886.39
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	\$122,570.96	\$252,017.88	\$56,462.23	\$984,197.14	\$276,306.90	-\$300,194.72	-\$15,735.82	\$231,060.08	\$666,015.17	\$459,696.04	\$0.00	\$2,732,395.86
	Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
2023	Opening Cash & Investment	(265,450.57)	470,647.94	91,682.62	1,087,586.05	\$49,296.28	(114,336.56)	(28,873.72)	(36,636.37)	(252,463.46)	1,283,723.74	0.00	\$2,785,175.95
	Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Inte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$16.96	\$3.30	\$39.19	\$19.79	\$0.00	\$0.00	\$0.00	\$0.00	\$46.26	\$0.00	\$125.51
	5 Interest Paid - Cash Instr.s	\$0.00	\$1,053.67	\$205.25	\$2,434.84	\$1,229.74	\$0.00	\$0.00	\$0.00	\$0.00	\$2,873.94	\$0.00	\$7,797.44
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$694.10	\$135.21	\$1,603.95	\$810.09	\$0.00	\$0.00	\$0.00	\$0.00	\$1,893.21	\$0.00	\$5,136.58
	8 Net Investment Income	\$0.00	\$1,764.73	\$343.77	\$4,077.99	\$2,059.63	\$0.00	\$0.00	\$0.00	\$0.00	\$4,813.42	\$0.00	\$13,059.54
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment	-\$272,274.42	\$471,478.92	\$92,026.39	\$1,048,186.46	\$551,355.90	-\$114,336.56	-\$28,873.72	-\$36,636.37	-\$252,463.46	\$1,287,542.16	\$0.00	\$2,746,005.30
	Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2022</b>												
Opening Cash & Investment	24,611.09	371,727.38	103,667.78	673,435.11	258,985.11	(109,569.16)	(27,728.17)	0.00	(253,849.42)	901,224.16	96,458.71	\$2,038,962.59
Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.89	\$13.40	\$3.74	\$24.27	\$9.33	\$0.00	\$0.00	\$0.00	\$0.00	\$32.48	\$3.48	\$87.57
5 Interest Paid - Cash Instr.s	\$55.10	\$832.21	\$232.09	\$1,507.66	\$579.80	\$0.00	\$0.00	\$0.00	\$0.00	\$2,017.62	\$215.95	\$5,440.42
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$36.30	\$548.22	\$152.89	\$993.17	\$381.95	\$0.00	\$0.00	\$0.00	\$0.00	\$1,329.11	\$142.26	\$3,583.88
8 Net Investment Income	\$92.28	\$1,393.82	\$388.71	\$2,525.10	\$971.08	\$0.00	\$0.00	\$0.00	\$0.00	\$3,379.21	\$361.68	\$9,111.88
9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment	\$24,703.37	\$372,396.70	\$104,056.49	\$670,727.44	\$259,956.19	-\$109,569.16	-\$27,728.17	\$0.00	-\$253,849.42	\$902,253.37	\$96,820.39	\$2,039,767.20
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2021</b>												
Opening Cash & Investment	20,169.61	304,422.36	78,903.64	17,751.49	277,289.67	(51,378.97)	(1.00)	0.00	51,676.00	106,273.12	0.00	\$805,105.92
Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.73	\$10.97	\$2.84	\$0.64	\$9.99	\$0.00	\$0.00	\$0.00	\$0.00	\$3.83	\$0.00	\$29.00
5 Interest Paid - Cash Instr.s	\$45.15	\$681.53	\$176.65	\$39.74	\$620.78	\$0.00	\$0.00	\$0.00	\$0.00	\$237.92	\$0.00	\$1,801.77
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$29.75	\$448.96	\$116.37	\$26.18	\$408.94	\$0.00	\$0.00	\$0.00	\$0.00	\$156.73	\$0.00	\$1,186.92
8 Net Investment Income	\$75.63	\$1,141.45	\$295.86	\$66.56	\$1,039.72	\$0.00	\$0.00	\$0.00	\$0.00	\$398.48	\$0.00	\$3,017.70
9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment	\$20,245.24	\$299,819.81	\$76,694.99	\$9,087.12	\$278,329.39	-\$51,378.97	-\$1.00	\$0.00	\$51,676.00	\$106,671.60	\$0.00	\$791,144.18
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>2020</b>												
Opening Cash & Investment	(7,616.58)	61,617.30	65,436.84	382,988.07	366,027.72	248.01	1.01	0.00	(0.35)	112,996.09	49,211.41	\$1,030,909.52
Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
1 Interest Accrued and/or Inte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$2.22	\$2.36	\$13.80	\$13.19	\$0.00	\$0.00	\$0.00	\$0.00	\$4.07	\$1.77	\$37.42
5 Interest Paid - Cash Instr.s	\$0.00	\$137.95	\$146.50	\$857.42	\$819.45	\$0.00	\$0.00	\$0.00	\$0.00	\$252.97	\$110.17	\$2,324.45
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$90.87	\$96.51	\$564.82	\$539.81	\$0.00	\$0.00	\$0.00	\$0.00	\$166.64	\$72.58	\$1,531.23
8 Net Investment Income	\$0.00	\$231.04	\$245.36	\$1,436.04	\$1,372.45	\$0.00	\$0.00	\$0.00	\$0.00	\$423.69	\$184.52	\$3,893.10
9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment	-\$7,616.58	\$56,792.84	-\$149,784.80	\$377,810.78	\$367,400.17	\$248.01	\$1.01	\$0.00	-\$0.35	\$113,419.78	\$49,395.93	\$807,666.79
Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	Total
<b>Closed FY</b>												
Opening Cash & Investment	(5,063.02)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,385,255.97	0.00	\$7,380,192.95
Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
1 Interest Accrued and/or Inte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$266.14	\$0.00	\$266.14
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16,533.78	\$0.00	\$16,533.78
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,891.65	\$0.00	\$10,891.65
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$27,691.58	\$0.00	\$27,691.58
9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment	-\$5,163.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,412,947.54	\$0.00	\$7,407,784.52
Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Statement of Change in Net Assets  
Market Value

MX6F96590902 - BURLINGTON CNTY JIF

03/31/2024

	Current Period		Fiscal Year To Date	
	03/01/2024	03/31/2024	01/01/2024	03/31/2024
NET ASSETS - BEGINNING OF PERIOD		13,499,549.14		13,510,150.60
		<u>13,499,549.14</u>		<u>13,510,150.60</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	26,559.20		74,752.74	
UNREALIZED GAIN/LOSS-INVESTMENT	26,318.38		-30,812.63	
ACCRETION/AMORTIZATION	643.10		6,535.05	
TOTAL INVESTMENT INCOME		<u>53,520.68</u>		<u>50,475.16</u>
TOTAL RECEIPTS		<u>53,520.68</u>		<u>50,475.16</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	338.83		1,015.27	
INVESTMENT ADVISORY FEES	790.62		6,993.68	
CONSULTING	338.83		1,015.27	
TOTAL ADMINISTRATIVE EXPENSES		<u>1,468.28</u>		<u>9,024.22</u>
TOTAL DISBURSEMENTS		<u>1,468.28</u>		<u>9,024.22</u>
NET ASSETS - END OF PERIOD		<u><u>13,551,601.54</u></u>		<u><u>13,551,601.54</u></u>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2024 Month Ending: March		Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(98,202.85)	1,441,455.91	391,925.49	3,105,364.20	1,707,159.73	(585,565.30)	(80,192.46)	166,022.63	104,102.54	10,874,087.07	145,670.12	17,171,827.09	
<b>RECEIPTS</b>													
Assessments	15,491.24	18,103.14	4,045.51	74,490.25	19,787.69	10,333.89	7,854.76	28,401.08	107,275.40	64,265.03	0.00	350,048.00	
Refunds	6,890.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,890.34	
Invest Pymnts	668.16	5,352.90	1,455.43	11,531.89	6,339.61	0.00	0.00	0.00	0.00	40,381.34	540.95	66,270.28	
Invest Adj	6.49	51.95	14.12	111.90	61.51	0.00	0.00	0.00	0.00	391.87	5.25	643.09	
Subtotal Invest	674.65	5,404.85	1,469.55	11,643.79	6,401.12	0.00	0.00	0.00	0.00	40,773.21	546.20	66,913.37	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>TOTAL</b>	<b>23,056.23</b>	<b>23,507.99</b>	<b>5,515.06</b>	<b>86,134.04</b>	<b>26,188.81</b>	<b>10,333.89</b>	<b>7,854.76</b>	<b>28,401.08</b>	<b>107,275.40</b>	<b>105,038.24</b>	<b>546.20</b>	<b>423,851.71</b>	
<b>EXPENSES</b>													
Claims Transfers	42,387.83	12,457.75	217,985.25	101,489.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	374,320.14	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93,417.89	0.00	93,417.89	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>TOTAL</b>	<b>42,387.83</b>	<b>12,457.75</b>	<b>217,985.25</b>	<b>101,489.31</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>93,417.89</b>	<b>0.00</b>	<b>467,738.03</b>	
<b>END BALANCE</b>	<b>(117,534.45)</b>	<b>1,452,506.15</b>	<b>179,455.30</b>	<b>3,090,008.94</b>	<b>1,733,348.55</b>	<b>(575,231.40)</b>	<b>(72,337.70)</b>	<b>194,423.71</b>	<b>211,377.94</b>	<b>10,885,707.41</b>	<b>146,216.32</b>	<b>17,127,940.77</b>	

**REPORT STATUS SECTION**

<b>Report Month: March</b>		<b>Balance Differences</b>	
Opening Balances:	Opening Balances are NOT equal		\$1.49
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are NOT equal		\$1.47
Accrual Balances:	Accrual Balances are equal		\$0.00
<b>Claims Transaction Status:</b>			
Allocation variance 1:	Daily xactions add to monthly totals		0.00
Allocation variance 2:	Monthly transactions and allocation totals are equal		0.00
Allocation variance 3:	Treasurer/TPA net / Max/Min	3,841.71	(3,841.71)
Pre-existing variance:	Prior period unrec / Max/Min	3,841.71	(3,841.71)

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2024											
Month Ending:	March											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	135,146.62	233,040.93	52,234.61	943,603.48	255,560.95	(310,528.62)	(23,590.58)	202,659.00	558,739.77	483,690.28	0.00	2,530,556.45
RECEIPTS												
Assessments	15,491.24	18,103.14	4,045.51	74,490.25	19,787.69	10,333.89	7,854.76	28,401.08	107,275.40	64,265.03	0.00	350,048.00
Refunds	4,253.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,253.68
Invest Pymnts	501.87	865.41	193.98	3,504.11	949.04	0.00	0.00	0.00	0.00	1,796.20	0.00	7,810.61
Invest Adj	4.87	8.40	1.88	34.00	9.21	0.00	0.00	0.00	0.00	17.43	0.00	75.79
Subtotal Invest	506.74	873.81	195.86	3,538.11	958.25	0.00	0.00	0.00	0.00	1,813.63	0.00	7,886.40
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	20,251.66	18,976.95	4,241.37	78,028.36	20,745.94	10,333.89	7,854.76	28,401.08	107,275.40	66,078.66	0.00	362,188.08
EXPENSES												0.00
Claims Transfers	32,827.32	0.00	13.75	37,434.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70,275.78
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90,072.89	0.00	90,072.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	32,827.32	0.00	13.75	37,434.71	0.00	0.00	0.00	0.00	0.00	90,072.89	0.00	160,348.67
END BALANCE	122,570.96	252,017.88	56,462.23	984,197.14	276,306.90	(300,194.72)	(15,735.82)	231,060.08	666,015.17	459,696.04	0.00	2,732,395.86

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2023											
Month Ending:	March											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(265,450.57)	470,647.94	91,682.62	1,087,586.05	549,296.28	(114,336.56)	(28,873.72)	(36,636.37)	(252,463.46)	1,283,723.74	0.00	2,785,175.95
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	2,636.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,636.66
Invest Pymnts	0.00	1,747.77	340.47	4,038.79	2,039.83	0.00	0.00	0.00	0.00	4,767.16	0.00	12,934.02
Invest Adj	0.00	16.96	3.30	39.19	19.79	0.00	0.00	0.00	0.00	46.26	0.00	125.50
Subtotal Invest	0.00	1,764.73	343.77	4,077.98	2,059.62	0.00	0.00	0.00	0.00	4,813.42	0.00	13,059.52
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,636.66	1,764.73	343.77	4,077.98	2,059.62	0.00	0.00	0.00	0.00	4,813.42	0.00	15,696.18
EXPENSES												
Claims Transfers	9,460.51	933.75	0.00	43,477.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,871.83
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	995.00	0.00	995.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,460.51	933.75	0.00	43,477.57	0.00	0.00	0.00	0.00	0.00	995.00	0.00	54,866.83
END BALANCE	(272,274.42)	471,478.92	92,026.39	1,048,186.46	551,355.90	(114,336.56)	(28,873.72)	(36,636.37)	(252,463.46)	1,287,542.16	0.00	2,746,005.30

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2022											
Month Ending:	March											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	24,611.09	371,727.38	103,667.78	673,435.11	258,985.11	(109,569.16)	(27,728.17)	0.00	(253,849.42)	901,224.16	96,458.71	2,038,962.59
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	91.39	1,380.42	384.97	2,500.83	961.75	0.00	0.00	0.00	0.00	3,346.73	358.20	9,024.29
Invest Adj	0.89	13.40	3.74	24.27	9.33	0.00	0.00	0.00	0.00	32.48	3.48	87.59
Subtotal Invest	92.28	1,393.82	388.71	2,525.10	971.08	0.00	0.00	0.00	0.00	3,379.21	361.68	9,111.88
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	92.28	1,393.82	388.71	2,525.10	971.08	0.00	0.00	0.00	0.00	3,379.21	361.68	9,111.88
EXPENSES												
Claims Transfers	0.00	724.50	0.00	5,232.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,957.27
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,350.00	0.00	2,350.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	724.50	0.00	5,232.77	0.00	0.00	0.00	0.00	0.00	2,350.00	0.00	8,307.27
END BALANCE	24,703.37	372,396.70	104,056.49	670,727.44	259,956.19	(109,569.16)	(27,728.17)	0.00	(253,849.42)	902,253.37	96,820.39	2,039,767.20

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2021											
Month Ending:	March											
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	20,169.61	304,422.36	78,903.64	17,751.49	277,289.67	(51,378.97)	(1.00)	0.00	51,676.00	106,273.12	0.00	805,105.92
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	74.90	1,130.48	293.01	65.92	1,029.73	0.00	0.00	0.00	0.00	394.65	0.00	2,988.69
Invest Adj	0.73	10.97	2.84	0.64	9.99	0.00	0.00	0.00	0.00	3.83	0.00	29.00
Subtotal Invest	75.63	1,141.45	295.85	66.56	1,039.72	0.00	0.00	0.00	0.00	398.48	0.00	3,017.69
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	75.63	1,141.45	295.85	66.56	1,039.72	0.00	0.00	0.00	0.00	398.48	0.00	3,017.69
EXPENSES												
Claims Transfers	0.00	5,744.00	2,504.50	8,730.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,979.43
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	5,744.00	2,504.50	8,730.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,979.43
END BALANCE	20,245.24	299,819.81	76,694.99	9,087.12	278,329.39	(51,378.97)	(1.00)	0.00	51,676.00	106,671.60	0.00	791,144.18

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	2020												
Month Ending:	March												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	(7,616.58)	61,617.30	65,436.84	382,988.07	366,027.72	248.01	1.01	0.00	(0.35)	112,996.09	49,211.41	1,030,909.52	
RECEIPTS													
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	0.00	228.82	243.00	1,422.24	1,359.26	0.00	0.00	0.00	0.00	419.62	182.75	3,855.69	
Invest Adj	0.00	2.22	2.36	13.80	13.19	0.00	0.00	0.00	0.00	4.07	1.77	37.41	
Subtotal Invest	0.00	231.04	245.36	1,436.04	1,372.45	0.00	0.00	0.00	0.00	423.69	184.52	3,893.10	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	231.04	245.36	1,436.04	1,372.45	0.00	0.00	0.00	0.00	423.69	184.52	3,893.10	
EXPENSES													
Claims Transfers	0.00	5,055.50	215,467.00	6,613.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	227,135.83	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	5,055.50	215,467.00	6,613.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	227,135.83	
END BALANCE	(7,616.58)	56,792.84	(149,784.80)	377,810.78	367,400.17	248.01	1.01	0.00	(0.35)	113,419.78	49,395.93	807,666.79	

SUMMARY OF CASH TRANSACTIONS													
FUND YEAR	Closed FY												
Month Ending:	March												
	Property	Liability	Auto	Workers Comp	Deductible	POL/EPL	EJIF	Cyber JIF	MEL	Admin	Contingency	TOTAL	
OPEN BALANCE	(5,063.02)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,385,255.97	0.00	7,380,192.95	
RECEIPTS													
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,425.43	0.00	27,425.43	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266.14	0.00	266.14	
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,691.57	0.00	27,691.57	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,691.57	0.00	27,691.57	
EXPENSES													
Claims Transfers	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	
END BALANCE	(5,163.02)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,412,947.54	0.00	7,407,784.52	



**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES  
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Month **March**  
Current Fund Year **2024**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	64,950.96	32,827.32	4,253.68	93,524.60	92,605.83	918.77	918.77	0.00
	Liability	763.75	0.00	0.00	763.75	763.75	0.00	0.00	0.00
	Auto	13.75	13.75	0.00	27.50	27.50	0.00	0.00	0.00
	Workers Comp	18,461.40	37,434.71	0.00	55,896.11	55,896.11	0.00	0.00	0.00
	<b>Total</b>	<b>84,189.86</b>	<b>70,275.78</b>	<b>4,253.68</b>	<b>150,211.96</b>	<b>149,293.19</b>	<b>918.77</b>	<b>918.77</b>	<b>0.00</b>
2023	Property	623,855.68	9,460.51	2,636.66	630,679.53	630,679.53	(0.00)	(0.00)	0.00
	Liability	21,927.69	933.75	0.00	22,861.44	22,861.44	0.00	0.00	0.00
	Auto	24,538.94	0.00	0.00	24,538.94	24,538.94	0.00	0.00	0.00
	Workers Comp	1,024,210.47	43,477.57	0.00	1,067,688.04	1,071,529.75	(3,841.71)	(3,841.71)	0.00
	<b>Total</b>	<b>1,694,532.78</b>	<b>53,871.83</b>	<b>2,636.66</b>	<b>1,745,767.95</b>	<b>1,749,609.66</b>	<b>(3,841.71)</b>	<b>(3,841.71)</b>	<b>0.00</b>
2022	Property	470,915.18	0.00	0.00	470,915.18	470,915.18	0.00	0.00	0.00
	Liability	74,901.46	724.50	0.00	75,625.96	75,625.96	(0.00)	(0.00)	0.00
	Auto	8,259.89	0.00	0.00	8,259.89	8,259.89	0.00	0.00	0.00
	Workers Comp	1,058,933.26	5,232.77	0.00	1,064,166.03	1,060,324.32	3,841.71	3,841.71	0.00
	<b>Total</b>	<b>1,613,009.79</b>	<b>5,957.27</b>	<b>0.00</b>	<b>1,618,967.06</b>	<b>1,615,125.35</b>	<b>3,841.71</b>	<b>3,841.71</b>	<b>0.00</b>
2021	Property	513,912.22	0.00	0.00	513,912.22	513,909.22	3.00	3.00	0.00
	Liability	184,554.86	5,744.00	0.00	190,298.86	190,298.86	0.00	0.00	0.00
	Auto	42,778.65	2,504.50	0.00	45,283.15	45,283.15	0.00	0.00	0.00
	Workers Comp	1,891,100.46	8,730.93	0.00	1,899,831.39	1,899,831.39	0.00	0.00	0.00
	<b>Total</b>	<b>2,632,346.19</b>	<b>16,979.43</b>	<b>0.00</b>	<b>2,649,325.62</b>	<b>2,649,322.62</b>	<b>3.00</b>	<b>3.00</b>	<b>0.00</b>
2020	Property	453,990.56	0.00	0.00	453,990.56	451,214.93	2,775.63	2,775.63	0.00
	Liability	417,375.99	5,055.50	0.00	422,431.49	422,431.49	0.00	0.00	0.00
	Auto	61,225.64	215,467.00	0.00	276,692.64	276,692.64	0.00	0.00	0.00
	Workers Comp	1,540,611.91	6,613.33	0.00	1,547,225.24	1,547,225.24	0.00	0.00	0.00
	<b>Total</b>	<b>2,473,204.10</b>	<b>227,135.83</b>	<b>0.00</b>	<b>2,700,339.93</b>	<b>2,697,564.30</b>	<b>2,775.63</b>	<b>2,775.63</b>	<b>0.00</b>
Closed FY	Property	5,113.02	100.00	0.00	5,213.02	5,213.02	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>5,113.02</b>	<b>100.00</b>	<b>0.00</b>	<b>5,213.02</b>	<b>5,213.02</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>8,502,395.74</b>	<b>374,320.14</b>	<b>6,890.34</b>	<b>8,869,825.54</b>	<b>8,866,128.14</b>	<b>3,697.40</b>	<b>3,697.40</b>	<b>0.00</b>



**Check Register**  
 Insurer: BURLINGTON COUNTY J.I.F.

Bank Account: BURLINGTON CTY JIF I

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 20872      Check Date: 03/04/2024      Payee Name: MADDEN &amp; MADDEN PA</b>							
2021231679	BODILY INJURY	10/18/2020	DELRAN TOWNSHIP	L-LEGAL GL	\$2,029.50	2020-2020	Legal
					<b>Check Amount:</b>	<b>\$2,029.50</b>	
<b>Check Number: 20873      Check Date: 03/04/2024      Payee Name: ROTHMAN ORTHOPAEDIC INSTITUTE</b>							
2021211846	INDEMNITY	08/04/2020	CHESTERFIELD TOWNSHIP	M-PHYSICIAN FEES	\$1,000.00	2020-2020	Loss
					<b>Check Amount:</b>	<b>\$1,000.00</b>	
<b>Check Number: 20874      Check Date: 03/04/2024      Payee Name: NICRON INC</b>							
2024326862	1ST PARTY COLL PD	02/12/2024	PALMYRA BOROUGH	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$276.86	2024-2024	Loss
					<b>Check Amount:</b>	<b>\$276.86</b>	
<b>Check Number: 20875      Check Date: 03/04/2024      Payee Name: RAYMOND &amp; COLEMAN LLP</b>							
2020194882	BODILY INJURY	01/17/2020	DELRAN TOWNSHIP	L-LEGAL AL	\$204.00	2020-2020	Legal
2023281972	POLICE PROF BI	08/01/2021	SPRINGFIELD TOWNSHIP	L-LEGAL GL	\$1,139.00	2021-2021	Legal
2024314314	POLICE PROF PI	07/29/2023	BORDENTOWN CITY	L-LEGAL GL	\$170.00	2023-2023	Legal
					<b>Check Amount:</b>	<b>\$1,513.00</b>	
<b>Check Number: 20876      Check Date: 03/04/2024      Payee Name: AFFANATO MARUT LLC</b>							
2021224704	INDEMNITY	12/28/2020	MANSFIELD TOWNSHIP	L-LEGAL WC	\$234.00	2020-2020	Legal
2022244354	INDEMNITY	07/30/2021	FLORENCE TOWNSHIP	L-LEGAL WC	\$273.00	2021-2021	Legal
2022263400	INDEMNITY	01/29/2022	PEMBERTON TOWNSHIP	L-LEGAL WC	\$487.50	2022-2022	Legal
2023282863	INDEMNITY	08/24/2022	DELRAN TOWNSHIP	L-LEGAL WC	\$169.00	2022-2022	Legal
2023300852	INDEMNITY	04/04/2023	MOUNT LAUREL TOWNSHIP	L-LEGAL WC	\$663.00	2023-2023	Legal
2024311776	INDEMNITY	08/19/2023	PEMBERTON TOWNSHIP	L-LEGAL WC	\$201.50	2023-2023	Legal
					<b>Check Amount:</b>	<b>\$2,028.00</b>	
<b>Check Number: 20877      Check Date: 03/04/2024      Payee Name: CIOX HEALTH LLC</b>							
2021234644	INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	E-MED TESTIMONY WC	\$129.00	2021-2021	Expense
					<b>Check Amount:</b>	<b>\$129.00</b>	
<b>Check Number: 20878      Check Date: 03/04/2024      Payee Name: QUAL-LYNX</b>							
2024323647	1ST PARTY COLL PD	01/07/2024	PALMYRA BOROUGH	E-SUBROGATION EXPENSE PR	\$137.81	2024-2024	Expense
					<b>Check Amount:</b>	<b>\$137.81</b>	



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 20879      Check Date: 03/04/2024      Payee Name: BORDENTOWN TOWNSHIP</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$880.50	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$880.50</b>	
<b>Check Number: 20880      Check Date: 03/04/2024      Payee Name: William Fasick</b>							
2022269066	INDEMNITY	03/28/2022	BORDENTOWN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,294.24	2022-2022	Loss
					<b>Check Amount:</b>	<b>\$1,294.24</b>	
<b>Check Number: 20881      Check Date: 03/04/2024      Payee Name: Thomas Gemignani</b>							
2021231781	INDEMNITY	03/04/2021	PEMBERTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
					<b>Check Amount:</b>	<b>\$1,177.44</b>	
<b>Check Number: 20882      Check Date: 03/04/2024      Payee Name: QUAL-LYNX</b>							
2024322920	INDEMNITY	12/29/2023	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
					<b>Check Amount:</b>	<b>\$4.25</b>	
<b>Check Number: 20883      Check Date: 03/04/2024      Payee Name: IVYREHAB NETWORK INC</b>							
2024321411	INDEMNITY	12/06/2023	PALMYRA BOROUGH	M-PHYSICIAN FEES	\$170.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$170.00</b>	
<b>Check Number: 20884      Check Date: 03/04/2024      Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY</b>							
2023307768	MEDICAL ONLY	06/26/2023	RIVERSIDE TOWNSHIP	M-ORTHO/NEURO FEES	\$333.25	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$333.25</b>	
<b>Check Number: 20885      Check Date: 03/04/2024      Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA</b>							
2024320843	MEDICAL ONLY	12/03/2023	HAINESPORT TOWNSHIP	M-PHYSICIAN FEES	\$68.17	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$68.17</b>	
<b>Check Number: 20886      Check Date: 03/04/2024      Payee Name: INSPIRA MEDICAL CENTER ELMER</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$8,648.00	2023-2023	Loss
					<b>Check Amount:</b>	<b>\$8,648.00</b>	
<b>Check Number: 20887      Check Date: 03/04/2024      Payee Name: ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON</b>							
2024324894	MEDICAL ONLY	01/23/2024	BORDENTOWN CITY	M-ACUTE CARE HOSPITAL	\$2,658.00	2024-2024	Loss
					<b>Check Amount:</b>	<b>\$2,658.00</b>	
<b>Check Number: 20888      Check Date: 03/04/2024      Payee Name: NEW JERSEY HEALTHCARE SPECIALISTS PC</b>							
2024311480	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	M-PHYSICIAN FEES	\$1,162.00	2023-2023	Loss
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$1,186.90	2023-2023	Loss

Processed Date: Mar 1, 2024 through Mar 31, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): **135**



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$2,348.90</b>		
<b>Check Number: 20889    Check Date: 03/04/2024    Payee Name: RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A</b>							
2024324055	MEDICAL ONLY	01/16/2024	SOUTHAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$70.89	2024-2024	Loss
<b>Check Amount:</b>					<b>\$70.89</b>		
<b>Check Number: 20890    Check Date: 03/04/2024    Payee Name: BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A</b>							
2024319692	MEDICAL ONLY	11/15/2023	DELRAN TOWNSHIP	M-ORTHO/NEURO FEES	\$95.00	2023-2023	Loss
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$60.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$155.00</b>		
<b>Check Number: 20891    Check Date: 03/04/2024    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$240.00</b>		
<b>Check Number: 20892    Check Date: 03/04/2024    Payee Name: CONCENTRA MEDICAL CENTERS</b>							
2024325783	MEDICAL ONLY	01/30/2024	FLORENCE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$215.72	2024-2024	Loss
<b>Check Amount:</b>					<b>\$215.72</b>		
<b>Check Number: 20893    Check Date: 03/04/2024    Payee Name: SUMMIT MEDICAL GROUP, PA</b>							
2024309695	MEDICAL ONLY	07/22/2023	PEMBERTON BOROUGH	M-OCCUPATIONAL MEDICINE	\$207.62	2023-2023	Loss
<b>Check Amount:</b>					<b>\$207.62</b>		
<b>Check Number: 20894    Check Date: 03/04/2024    Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC</b>							
2024324265	MEDICAL ONLY	01/18/2024	BORDENTOWN TOWNSHIP	M-PHYSICIAN FEES	\$1,105.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,105.00</b>		
<b>Check Number: 20895    Check Date: 03/04/2024    Payee Name: VIRTUA WILLINGBORO HOSPITAL, INC.</b>							
2024319688	MEDICAL ONLY	11/15/2023	DELRAN TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,700.00</b>		
<b>Check Number: 20896    Check Date: 03/04/2024    Payee Name: VIRTUA MEDICAL GROUP, PA</b>							
2024311776	INDEMNITY	08/19/2023	PEMBERTON TOWNSHIP	M-PAIN MANAGEMENT	\$184.48	2023-2023	Loss
2024319688	MEDICAL ONLY	11/15/2023	DELRAN TOWNSHIP	M-PHYSICIAN FEES	\$16.28	2023-2023	Loss
2024327607	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$236.23	2024-2024	Loss
2024327608	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$244.26	2024-2024	Loss
<b>Check Amount:</b>					<b>\$681.25</b>		
<b>Check Number: 20897    Check Date: 03/04/2024    Payee Name: CENTRAL JERSEY URGENT CARE, LLC</b>							



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024327352	MEDICAL ONLY	02/20/2024	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$160.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$160.00</b>		
<b>Check Number: 20898      Check Date: 03/04/2024      Payee Name: HAMPTON LAKES EMERGENCY SQUAD</b>							
2024324055	MEDICAL ONLY	01/16/2024	SOUTHAMPTON TOWNSHIP	M-OTHER PROVIDER FEES	\$958.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$958.00</b>		
<b>Check Number: 20899      Check Date: 03/04/2024      Payee Name: myMATRIXX</b>							
2024321411	INDEMNITY	12/06/2023	PALMYRA BOROUGH	M-PHARMACY	\$79.99	2023-2023	Loss
<b>Check Amount:</b>					<b>\$79.99</b>		
<b>Check Number: 20900      Check Date: 03/04/2024      Payee Name: DR CAROL SCHOBER PSYD</b>							
2023293309	INDEMNITY	01/09/2023	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$145.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$145.00</b>		
<b>Check Number: 20901      Check Date: 03/04/2024      Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC</b>							
2024319692	MEDICAL ONLY	11/15/2023	DELTRAN TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024325783	MEDICAL ONLY	01/30/2024	FLORENCE TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$360.00</b>		
<b>Check Number: 20902      Check Date: 03/04/2024      Payee Name: ISO SERVICES INC</b>							
2024322920	INDEMNITY	12/29/2023	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
<b>Check Amount:</b>					<b>\$13.75</b>		
<b>Check Number: 20903      Check Date: 03/04/2024      Payee Name: QUALCARE INC</b>							
2024327566	MEDICAL ONLY	02/22/2024	WESTAMPTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024327607	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024327608	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024327647	MEDICAL ONLY	02/22/2024	PEMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024327715	INDEMNITY	02/23/2024	MOUNT LAUREL TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024327804	MEDICAL ONLY	02/26/2024	MOUNT LAUREL TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024327920	MEDICAL ONLY	02/26/2024	EDGEWATER PARK TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$3,955.00</b>		
<b>Check Number: 20904      Check Date: 03/11/2024      Payee Name: CAPEHART &amp; SCATCHARD PA</b>							
2023281189	INDEMNITY	08/22/2022	PEMBERTON TOWNSHIP	L-LEGAL WC	\$1,125.00	2022-2022	Legal
<b>Check Amount:</b>					<b>\$1,125.00</b>		



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 20905      Check Date: 03/11/2024      Payee Name: MADDEN &amp; MADDEN PA</b>							
2021211871	BODILY INJURY	08/10/2020	TABERNACLE TOWNSHIP	L-LEGAL AL	\$263.00	2020-2020	Legal
<b>Check Amount:</b>					<b>\$263.00</b>		
<b>Check Number: 20906      Check Date: 03/11/2024      Payee Name: RAYMOND &amp; COLEMAN LLP</b>							
2021218160	BODILY INJURY	09/19/2020	FLORENCE TOWNSHIP	L-LEGAL GL	\$3,026.00	2020-2020	Legal
2021230208	BODILY INJURY	02/11/2021	LUMBERTON TOWNSHIP	L-LEGAL AL	\$2,504.50	2021-2021	Legal
<b>Check Amount:</b>					<b>\$5,530.50</b>		
<b>Check Number: 20907      Check Date: 03/11/2024      Payee Name: State of New Jersey - Div of Worker's Comp</b>							
2023300852	INDEMNITY	04/04/2023	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$0.64	2023-2023	Expense
<b>Check Amount:</b>					<b>\$0.64</b>		
<b>Check Number: 20908      Check Date: 03/11/2024      Payee Name: BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A</b>							
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$150.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$150.00</b>		
<b>Check Number: 20909      Check Date: 03/11/2024      Payee Name: LEO S PETETTI LLC</b>							
2024327340	1ST PARTY COLL PD	02/20/2024	BORDENTOWN CITY	E-APPRAISERS PR	\$520.88	2024-2024	Expense
<b>Check Amount:</b>					<b>\$520.88</b>		
<b>Check Number: 20910      Check Date: 03/11/2024      Payee Name: DAVID S DEWEESE</b>							
2024326994	EPL PI	06/21/2023	PEMBERTON TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
<b>Check Amount:</b>					<b>\$750.00</b>		
<b>Check Number: 20911      Check Date: 03/11/2024      Payee Name: AFFANATO MARUT LLC</b>							
2023280194	INDEMNITY	08/09/2022	BEVERLY CITY	L-LEGAL WC	\$182.00	2022-2022	Legal
2023283950	INDEMNITY	07/13/2022	SPRINGFIELD TOWNSHIP	L-LEGAL WC	\$195.00	2022-2022	Legal
2023294791	INDEMNITY	01/26/2023	PEMBERTON TOWNSHIP	L-LEGAL WC	\$156.00	2023-2023	Legal
<b>Check Amount:</b>					<b>\$533.00</b>		
<b>Check Number: 20912      Check Date: 03/11/2024      Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2021224019	INDEMNITY	12/17/2020	BORDENTOWN TOWNSHIP	L-LEGAL WC	\$1,608.50	2020-2020	Legal
2021233854	INDEMNITY	03/25/2021	BORDENTOWN CITY	L-LEGAL WC	\$1,897.00	2021-2021	Legal
<b>Check Amount:</b>					<b>\$3,505.50</b>		
<b>Check Number: 20913      Check Date: 03/11/2024      Payee Name: PEMBERTON TOWNSHIP</b>							
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,837.02	2024-2024	Loss



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$1,837.02</b>		
<b>Check Number: 20914    Check Date: 03/11/2024    Payee Name: PEMBERTON TOWNSHIP</b>							
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,837.02	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,837.02</b>		
<b>Check Number: 20915    Check Date: 03/11/2024    Payee Name: PEMBERTON TOWNSHIP</b>							
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,837.02	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,837.02</b>		
<b>Check Number: 20916    Check Date: 03/11/2024    Payee Name: MEDFORD TOWNSHIP</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,198.00</b>		
<b>Check Number: 20917    Check Date: 03/11/2024    Payee Name: Jake Depew</b>							
2024321411	INDEMNITY	12/06/2023	PALMYRA BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,106.12	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,106.12</b>		
<b>Check Number: 20918    Check Date: 03/11/2024    Payee Name: Thomas Gemignani</b>							
2021231781	INDEMNITY	03/04/2021	PEMBERTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$588.72	2021-2021	Loss
<b>Check Amount:</b>					<b>\$588.72</b>		
<b>Check Number: 20919    Check Date: 03/11/2024    Payee Name: Kevin Peirce</b>							
2023280119	INDEMNITY	08/08/2022	WESTAMPTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss
<b>Check Amount:</b>					<b>\$1,136.00</b>		
<b>Check Number: 20920    Check Date: 03/11/2024    Payee Name: Robert Earley</b>							
2022252228	INDEMNITY	10/19/2021	PEMBERTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,219.64	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,219.64</b>		
<b>Check Number: 20921    Check Date: 03/11/2024    Payee Name: Daniel Dobbins</b>							
2021239260	INDEMNITY	06/01/2021	PEMBERTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,177.36	2021-2021	Loss
<b>Check Amount:</b>					<b>\$1,177.36</b>		
<b>Check Number: 20922    Check Date: 03/11/2024    Payee Name: ATLANTICARE URGENT CARE &amp; OCCUPATIONAL HEALTH</b>							
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	M-URGENT CARE CENTER	\$243.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$243.00</b>		
<b>Check Number: 20923    Check Date: 03/11/2024    Payee Name: IVYREHAB NETWORK INC</b>							
2024321411	INDEMNITY	12/06/2023	PALMYRA BOROUGH	M-PHYSICIAN FEES	\$340.00	2023-2023	Loss



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Amount:</b>					<b>\$340.00</b>		
<b>Check Number: 20924    Check Date: 03/11/2024    Payee Name: PRINCETON BRAIN AND SPINE CARE, LLC</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	M-ORTHO/NEURO FEES	\$105.24	2023-2023	Loss
<b>Check Amount:</b>					<b>\$105.24</b>		
<b>Check Number: 20925    Check Date: 03/11/2024    Payee Name: VIRTUA MOUNT HOLLY HOSPITAL</b>							
2024322920	INDEMNITY	12/29/2023	PEMBERTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,700.00</b>		
<b>Check Number: 20926    Check Date: 03/11/2024    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$160.00</b>		
<b>Check Number: 20927    Check Date: 03/11/2024    Payee Name: CONCENTRA MEDICAL CENTERS</b>							
2024325783	MEDICAL ONLY	01/30/2024	FLORENCE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$342.51	2024-2024	Loss
<b>Check Amount:</b>					<b>\$342.51</b>		
<b>Check Number: 20928    Check Date: 03/11/2024    Payee Name: VIRTUA MEDICAL GROUP, PA</b>							
2024327607	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$95.40	2024-2024	Loss
2024327804	MEDICAL ONLY	02/26/2024	MOUNT LAUREL TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$268.30	2024-2024	Loss
<b>Check Amount:</b>					<b>\$363.70</b>		
<b>Check Number: 20929    Check Date: 03/11/2024    Payee Name: VIRTUA MEDICAL GROUP PA</b>							
2023280194	INDEMNITY	08/09/2022	BEVERLY CITY	M-PHYSICIAN FEES	\$16.28	2022-2022	Loss
<b>Check Amount:</b>					<b>\$16.28</b>		
<b>Check Number: 20930    Check Date: 03/11/2024    Payee Name: NEUROBEHAVIORIAL REHABILITATION ASSOCIATES LLC</b>							
2021234392	INDEMNITY	04/01/2021	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$960.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$960.00</b>		
<b>Check Number: 20931    Check Date: 03/11/2024    Payee Name: CENTRAL JERSEY URGENT CARE LLC</b>							
2024327352	MEDICAL ONLY	02/20/2024	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$160.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$160.00</b>		
<b>Check Number: 20932    Check Date: 03/11/2024    Payee Name: KENNEDY HEALTH</b>							
2024326564	MEDICAL ONLY	02/10/2024	PALMYRA BOROUGH	M-ACUTE CARE HOSPITAL	\$2,289.90	2024-2024	Loss
<b>Check Amount:</b>					<b>\$2,289.90</b>		
<b>Check Number: 20933    Check Date: 03/11/2024    Payee Name: QUALCARE INC</b>							

Processed Date: Mar 1, 2024 through Mar 31, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): **140**





## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024328222	MEDICAL ONLY	02/29/2024	WESTAMPTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024328291	MEDICAL ONLY	03/01/2024	DELRAN TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,130.00</b>		
<b>Check Number: 20934    Check Date: 03/18/2024    Payee Name: CAPEHART &amp; SCATCHARD PA</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	L-LEGAL WC	\$875.00	2023-2023	Legal
<b>Check Amount:</b>					<b>\$875.00</b>		
<b>Check Number: 20935    Check Date: 03/18/2024    Payee Name: HAINESPORT ENTERPRISES INC</b>							
2024327340	1ST PARTY COLL PD	02/20/2024	BORDENTOWN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$6,696.06	2024-2024	Loss
2024328387	1ST PARTY COLL PD	12/20/2023	MEDFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$6,397.91	2023-2023	Loss
<b>Check Amount:</b>					<b>\$13,093.97</b>		
<b>Check Number: 20936    Check Date: 03/18/2024    Payee Name: RAYMOND &amp; COLEMAN LLP</b>							
2021238713	BODILY INJURY	03/26/2021	FLORENCE TOWNSHIP	L-LEGAL GL	\$3,275.00	2021-2021	Legal
<b>Check Amount:</b>					<b>\$3,275.00</b>		
<b>Check Number: 20937    Check Date: 03/18/2024    Payee Name: EXAMWORKS INC</b>							
2023293324	INDEMNITY	01/11/2023	BEVERLY CITY	E-ALLOCATED MED EXAM WC	\$2,025.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$2,025.00</b>		
<b>Check Number: 20938    Check Date: 03/18/2024    Payee Name: LEO S PETETTI LLC</b>							
2024328387	1ST PARTY COLL PD	12/20/2023	MEDFORD TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	Expense
<b>Check Amount:</b>					<b>\$135.00</b>		
<b>Check Number: 20939    Check Date: 03/18/2024    Payee Name: THE DEWEESE LAW FIRM</b>							
2018108537	1ST PARTY COLL PD	07/22/2017	MOUNT LAUREL TOWNSHIP	L-LEGAL PR	\$100.00	2017-2017	Legal
2023293324	INDEMNITY	01/11/2023	BEVERLY CITY	E-SUBROGATION EXPENSE WC	\$167.38	2023-2023	Expense
<b>Check Amount:</b>					<b>\$267.38</b>		
<b>Check Number: 20940    Check Date: 03/18/2024    Payee Name: PIETRAS SARACINO SMITH &amp; MEEK LLP</b>							
2024311480	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	L-LEGAL WC	\$1,031.50	2023-2023	Legal
<b>Check Amount:</b>					<b>\$1,031.50</b>		
<b>Check Number: 20941    Check Date: 03/18/2024    Payee Name: Alan Palumbo and his attorney, Master Weinstein Moyer PC</b>							
2020194882	BODILY INJURY	01/17/2020	DELRAN TOWNSHIP	I-LUMP SUM SETTLEMENT AL BI	\$215,000.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$215,000.00</b>		
<b>Check Number: 20942    Check Date: 03/18/2024    Payee Name: BORDENTOWN TOWNSHIP</b>							

Processed Date: Mar 1, 2024 through Mar 31, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): 141



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$880.50	2023-2023	Loss
<b>Check Amount:</b>					<b>\$880.50</b>		
<b>Check Number: 20943    Check Date: 03/18/2024    Payee Name: Christopher Lindsey</b>							
2021214072	INDEMNITY	09/06/2020	NORTH HANOVER TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,150.08</b>		
<b>Check Number: 20944    Check Date: 03/18/2024    Payee Name: IVYREHAB NETWORK INC</b>							
2023300852	INDEMNITY	04/04/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024321411	INDEMNITY	12/06/2023	PALMYRA BOROUGH	M-PHYSICIAN FEES	\$175.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$265.00</b>		
<b>Check Number: 20945    Check Date: 03/18/2024    Payee Name: VIRTUA MOUNT HOLLY HOSPITAL</b>							
2024318606	MEDICAL ONLY	11/01/2023	LUMBERTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$2,700.00</b>		
<b>Check Number: 20946    Check Date: 03/18/2024    Payee Name: CENTRASTATE MEDICAL CENTER, INC.</b>							
2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,080.18	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,080.18</b>		
<b>Check Number: 20947    Check Date: 03/18/2024    Payee Name: BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A</b>							
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	M-ORTHO/NEURO FEES	\$155.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$155.00</b>		
<b>Check Number: 20948    Check Date: 03/18/2024    Payee Name: SOUTHERN ONCOLOGY HEMATOLOGY ASSOCIATES PA</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$685.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$685.00</b>		
<b>Check Number: 20949    Check Date: 03/18/2024    Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$240.00</b>		
<b>Check Number: 20950    Check Date: 03/18/2024    Payee Name: TARIQ S. SIDDIQI, MD</b>							
2024321411	INDEMNITY	12/06/2023	PALMYRA BOROUGH	M-ORTHO/NEURO FEES	\$122.75	2023-2023	Loss
<b>Check Amount:</b>					<b>\$122.75</b>		
<b>Check Number: 20951    Check Date: 03/18/2024    Payee Name: CONCENTRA MEDICAL CENTERS</b>							
2024310857	MEDICAL ONLY	08/07/2023	FLORENCE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$219.25	2023-2023	Loss
<b>Check Amount:</b>					<b>\$219.25</b>		



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 20952      Check Date: 03/18/2024      Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC</b>							
2024319400	MEDICAL ONLY	11/12/2023	DELRAN TOWNSHIP	M-PHYSICIAN FEES	\$660.00	2023-2023	Loss
2024326564	MEDICAL ONLY	02/10/2024	PALMYRA BOROUGH	M-PHYSICIAN FEES	\$1,215.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,875.00</b>		
<b>Check Number: 20953      Check Date: 03/18/2024      Payee Name: VIRTUA WILLINGBORO HOSPITAL, INC.</b>							
2024327920	MEDICAL ONLY	02/26/2024	EDGEWATER PARK TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$2,700.00</b>		
<b>Check Number: 20954      Check Date: 03/18/2024      Payee Name: VIRTUA MEDICAL GROUP, PA</b>							
2024327715	INDEMNITY	02/23/2024	MOUNT LAUREL TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$262.35	2024-2024	Loss
2024327804	MEDICAL ONLY	02/26/2024	MOUNT LAUREL TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$95.40	2024-2024	Loss
2024328857	MEDICAL ONLY	03/07/2024	BORDENTOWN TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$220.35	2024-2024	Loss
<b>Check Amount:</b>					<b>\$578.10</b>		
<b>Check Number: 20955      Check Date: 03/18/2024      Payee Name: NEUROBEHAVIORIAL REHABILITATION ASSOCIATES LLC</b>							
2021234392	INDEMNITY	04/01/2021	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$730.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$730.00</b>		
<b>Check Number: 20956      Check Date: 03/18/2024      Payee Name: CENTRAL JERSEY URGENT CARE LLC</b>							
2023306906	MEDICAL ONLY	06/13/2023	PEMBERTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$320.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$320.00</b>		
<b>Check Number: 20957      Check Date: 03/18/2024      Payee Name: LOURDES IMAGING ASSOC, PA</b>							
2023282119	MEDICAL ONLY	09/04/2022	EDGEWATER PARK TOWNSHIP	M-PHYSICIAN FEES	\$284.00	2022-2022	Loss
2024327920	MEDICAL ONLY	02/26/2024	EDGEWATER PARK TOWNSHIP	M-PHYSICIAN FEES	\$284.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$568.00</b>		
<b>Check Number: 20958      Check Date: 03/18/2024      Payee Name: QUALCARE INC</b>							
2024328773	MEDICAL ONLY	03/06/2024	MEDFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024328856	MEDICAL ONLY	03/07/2024	BORDENTOWN TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024328857	MEDICAL ONLY	03/07/2024	BORDENTOWN TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024329230	MEDICAL ONLY	03/09/2024	PEMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024329427	MEDICAL ONLY	03/14/2024	SOUTHAMPTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$2,825.00</b>		
<b>Check Number: 20959      Check Date: 03/18/2024      Payee Name: QUAL-LYNX</b>							

Processed Date: Mar 1, 2024 through Mar 31, 2024  
 Date Of Loss: All  
 Insured Name(s): All  
 Bank Account(s): 1000398298

Insurance Type(s): All  
 Claimant Type(s): All  
 Coverage(s): **143**



**Check Register**  
 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021234392	INDEMNITY	04/01/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$29.25	2021-2021	Expense
2021234644	INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$21.67	2021-2021	Expense
2021235453	INDEMNITY	04/03/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$2.17	2021-2021	Expense
2022246442	INDEMNITY	08/22/2021	LUMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$26.00	2021-2021	Expense
<b>Check Amount:</b>					<b>\$79.09</b>		

Check Number: 20960	Check Date: 03/25/2024	Payee Name: CAPEHART & SCATCHARD PA					
2021222201	INDEMNITY	11/01/2020	MEDFORD TOWNSHIP	L-LEGAL WC	\$843.00	2020-2020	Legal
2021234644	INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	L-LEGAL WC	\$489.50	2021-2021	Legal
2023307434	PERSONAL INJURY	09/20/2021	SOUTHAMPTON TOWNSHIP	L-LEGAL GL	\$1,330.00	2021-2021	Legal
<b>Check Amount:</b>					<b>\$2,662.50</b>		

Check Number: 20961	Check Date: 03/25/2024	Payee Name: MADDEN & MADDEN PA					
2022276355	BODILY INJURY	06/07/2022	HAINESPORT TOWNSHIP	L-LEGAL GL	\$697.00	2022-2022	Legal
<b>Check Amount:</b>					<b>\$697.00</b>		

Check Number: 20962	Check Date: 03/25/2024	Payee Name: HAINESPORT ENTERPRISES INC					
2024323413	1ST PARTY COLL PD	01/09/2024	MOUNT LAUREL TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$22,267.76	2024-2024	Loss
2024329992	1ST PARTY COLL PD	03/14/2024	MOUNT LAUREL TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$257.50	2024-2024	Loss
<b>Check Amount:</b>					<b>\$22,525.26</b>		

Check Number: 20963	Check Date: 03/25/2024	Payee Name: I C U INVESTIGATIONS INC					
2023285724	MEDICAL ONLY	10/11/2022	PEMBERTON TOWNSHIP	E-INDEP ADJUSTOR WC	\$275.00	2022-2022	Expense
<b>Check Amount:</b>					<b>\$275.00</b>		

Check Number: 20964	Check Date: 03/25/2024	Payee Name: ATLANTIC SECURITY INT'L					
2023299445	MEDICAL ONLY	03/21/2023	MEDFORD TOWNSHIP	E-INDEP ADJUSTOR WC	\$151.50	2023-2023	Expense
<b>Check Amount:</b>					<b>\$151.50</b>		

Check Number: 20965	Check Date: 03/25/2024	Payee Name: LEO S PETETTI LLC					
2024327211	1ST PARTY COLL PD	02/16/2024	WESTAMPTON TOWNSHIP	E-APPRAISERS PR	\$55.00	2024-2024	Expense
<b>Check Amount:</b>					<b>\$55.00</b>		

Check Number: 20966	Check Date: 03/25/2024	Payee Name: JOEBOY INC T/A ACTION AUTO BODY					
2024314799	1ST PARTY COLL PD	09/25/2023	WESTAMPTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,712.11	2023-2023	Loss
2024327211	1ST PARTY COLL PD	02/16/2024	WESTAMPTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,615.45	2024-2024	Loss
<b>Check Amount:</b>					<b>\$5,327.56</b>		



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Check Number: 20967      Check Date: 03/25/2024      Payee Name: ISO SERVICES INC</b>							
2024323533	3RD PARTY PD	01/09/2024	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER AL	\$13.75	2024-2024	Expense
2024327173	BODILY INJURY	11/23/2022	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2022-2022	Expense
2024327173	BODILY INJURY	11/23/2022	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2022-2022	Expense
<b>Check Amount:</b>					<b>\$41.25</b>		
<b>Check Number: 20968      Check Date: 03/25/2024      Payee Name: PEMBERTON TOWNSHIP</b>							
2024323558	INDEMNITY	01/10/2024	PEMBERTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,837.02	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,837.02</b>		
<b>Check Number: 20969      Check Date: 03/25/2024      Payee Name: QUAL-LYNX</b>							
2024314687	1ST PARTY COLL PD	09/22/2023	WESTAMPTON TOWNSHIP	E-SUBROGATION EXPENSE PR	\$215.49	2023-2023	Expense
<b>Check Amount:</b>					<b>\$215.49</b>		
<b>Check Number: 20970      Check Date: 03/25/2024      Payee Name: MEDFORD TOWNSHIP</b>							
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,480.98	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,480.98</b>		
<b>Check Number: 20971      Check Date: 03/25/2024      Payee Name: MEDFORD TOWNSHIP</b>							
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,480.98	2024-2024	Loss
<b>Check Amount:</b>					<b>\$1,480.98</b>		
<b>Check Number: 20972      Check Date: 03/25/2024      Payee Name: MEDFORD TOWNSHIP</b>							
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,727.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,727.00</b>		
<b>Check Number: 20973      Check Date: 03/25/2024      Payee Name: Richard Vansciver</b>							
2024328773	MEDICAL ONLY	03/06/2024	MEDFORD TOWNSHIP	M-PHARMACY	\$36.68	2024-2024	Loss
<b>Check Amount:</b>					<b>\$36.68</b>		
<b>Check Number: 20974      Check Date: 03/25/2024      Payee Name: Jake Depew</b>							
2024321411	INDEMNITY	12/06/2023	PALMYRA BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,106.12	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,106.12</b>		
<b>Check Number: 20975      Check Date: 03/25/2024      Payee Name: Kyle Wilson</b>							
2021211846	INDEMNITY	08/04/2020	CHESTERFIELD TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,764.00	2020-2020	Loss
<b>Check Amount:</b>					<b>\$1,764.00</b>		
<b>Check Number: 20976      Check Date: 03/25/2024      Payee Name: QUAL-LYNX</b>							



## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024324894	MEDICAL ONLY	01/23/2024	BORDENTOWN CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024325783	MEDICAL ONLY	01/30/2024	FLORENCE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024326564	MEDICAL ONLY	02/10/2024	PALMYRA BOROUGH	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024326844	MEDICAL ONLY	02/13/2024	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024327352	MEDICAL ONLY	02/20/2024	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024327566	MEDICAL ONLY	02/22/2024	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024327607	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024327608	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024327647	MEDICAL ONLY	02/22/2024	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024327715	INDEMNITY	02/23/2024	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024327804	MEDICAL ONLY	02/26/2024	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024327920	MEDICAL ONLY	02/26/2024	EDGEWATER PARK TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense

**Check Amount: \$59.50**

<b>Check Number: 20977</b>	<b>Check Date: 03/25/2024</b>	<b>Payee Name: IVYREHAB NETWORK INC</b>
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2023300852	INDEMNITY	04/04/2023	MOUNT LAUREL TOWNSHIP	M-PHYSICIAN FEES	\$85.00	2023-2023	Loss
2024321411	INDEMNITY	12/06/2023	PALMYRA BOROUGH	M-PHYSICIAN FEES	\$574.00	2023-2023	Loss

**Check Amount: \$659.00**

<b>Check Number: 20978</b>	<b>Check Date: 03/25/2024</b>	<b>Payee Name: PRINCETON BRAIN AND SPINE CARE, LLC</b>
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2024311468	INDEMNITY	08/16/2023	BORDENTOWN TOWNSHIP	M-ORTHO/NEURO FEES	\$593.27	2023-2023	Loss
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**Check Amount: \$593.27**

<b>Check Number: 20979</b>	<b>Check Date: 03/25/2024</b>	<b>Payee Name: COOPER HEALTH SYSTEMS</b>
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2024322681	MEDICAL ONLY	12/28/2023	BEVERLY CITY	M-ACUTE CARE HOSPITAL	\$1,797.00	2023-2023	Loss
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**Check Amount: \$1,797.00**

<b>Check Number: 20980</b>	<b>Check Date: 03/25/2024</b>	<b>Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA</b>
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2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
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**Check Amount: \$240.00**

<b>Check Number: 20981</b>	<b>Check Date: 03/25/2024</b>	<b>Payee Name: CONCENTRA MEDICAL CENTERS</b>
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2024325783	MEDICAL ONLY	01/30/2024	FLORENCE TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$100.10	2024-2024	Loss
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## Check Register

Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$356.36	2024-2024	Loss
<b>Check Amount:</b>					<b>\$456.46</b>		
<b>Check Number: 20982    Check Date: 03/25/2024    Payee Name: VIRTUA WILLINGBORO HOSPITAL, INC.</b>							
2024328291	MEDICAL ONLY	03/01/2024	DELTRAN TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2024-2024	Loss
<b>Check Amount:</b>					<b>\$2,700.00</b>		
<b>Check Number: 20983    Check Date: 03/25/2024    Payee Name: NovaCare Rehabilitation</b>							
2024315692	INDEMNITY	10/03/2023	RIVERSIDE TOWNSHIP	M-PHYSICIAN FEES	\$706.58	2023-2023	Loss
<b>Check Amount:</b>					<b>\$706.58</b>		
<b>Check Number: 20984    Check Date: 03/25/2024    Payee Name: VIRTUA MEDICAL GROUP, PA</b>							
2024327804	MEDICAL ONLY	02/26/2024	MOUNT LAUREL TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$95.40	2024-2024	Loss
2024328222	MEDICAL ONLY	02/29/2024	WESTAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$158.60	2024-2024	Loss
<b>Check Amount:</b>					<b>\$254.00</b>		
<b>Check Number: 20985    Check Date: 03/25/2024    Payee Name: NEUROBEHAVIORIAL REHABILITATION ASSOCIATES LLC</b>							
2021234644	INDEMNITY	03/25/2021	PEMBERTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$630.00	2021-2021	Loss
<b>Check Amount:</b>					<b>\$630.00</b>		
<b>Check Number: 20986    Check Date: 03/25/2024    Payee Name: WESTAMPTON TOWNSHIP EMERGENCY SERVICES</b>							
2024314656	MEDICAL ONLY	09/22/2023	WESTAMPTON TOWNSHIP	M-PHYSICIAN FEES	\$667.00	2023-2023	Loss
<b>Check Amount:</b>					<b>\$667.00</b>		
<b>Check Number: 20987    Check Date: 03/25/2024    Payee Name: JEFFERSON COMMUNITY PHYSICIANS OF NJ</b>							
2024326564	MEDICAL ONLY	02/10/2024	PALMYRA BOROUGH	M-PHYSICIAN FEES	\$16.22	2024-2024	Loss
<b>Check Amount:</b>					<b>\$16.22</b>		
<b>Check Number: 20988    Check Date: 03/25/2024    Payee Name: myMATRIX</b>							
2021229233	MEDICAL ONLY	02/07/2021	DELTRAN TOWNSHIP	M-PHARMACY	\$775.18	2021-2021	Loss
2024322455	INDEMNITY	12/21/2023	MEDFORD TOWNSHIP	M-PHARMACY	\$612.85	2023-2023	Loss
<b>Check Amount:</b>					<b>\$1,388.03</b>		
<b>Check Number: 20989    Check Date: 03/25/2024    Payee Name: ISO SERVICES INC</b>							
2020207647	INDEMNITY	06/15/2020	TABERNACLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021233854	INDEMNITY	03/25/2021	BORDENTOWN CITY	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2021237818	INDEMNITY	05/14/2021	DELANCO TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2022244354	INDEMNITY	07/30/2021	FLORENCE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense



**Check Register**  
**Insurer: BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022255819	INDEMNITY	11/29/2021	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2022263400	INDEMNITY	01/29/2022	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2022269066	INDEMNITY	03/28/2022	BORDENTOWN CITY	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2022269800	INDEMNITY	04/06/2022	DELRAN TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2022275161	INDEMNITY	05/22/2022	DELANCO TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2023282863	INDEMNITY	08/24/2022	DELRAN TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2024325351	BODILY INJURY	12/01/2023	SOUTHAMPTON TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024325382	MEDICAL ONLY	01/22/2024	BORDENTOWN CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024325783	MEDICAL ONLY	01/30/2024	FLORENCE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024326564	MEDICAL ONLY	02/10/2024	PALMYRA BOROUGH	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024326573	INDEMNITY	02/10/2024	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024326844	MEDICAL ONLY	02/13/2024	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024327108	INDEMNITY	02/15/2024	MEDFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024327352	MEDICAL ONLY	02/20/2024	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024327566	MEDICAL ONLY	02/22/2024	WESTAMPTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024327607	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024327608	MEDICAL ONLY	02/23/2024	LUMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024327647	MEDICAL ONLY	02/22/2024	PEMBERTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024327715	INDEMNITY	02/23/2024	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024327804	MEDICAL ONLY	02/26/2024	MOUNT LAUREL TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024327920	MEDICAL ONLY	02/26/2024	EDGEWATER PARK TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense

**Check Amount: \$343.75**

<b>Check Number: 20990</b>	<b>Check Date: 03/25/2024</b>	<b>Payee Name: QUALCARE INC</b>
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2024329607	MEDICAL ONLY	03/14/2024	MEDFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024329983	MEDICAL ONLY	03/20/2024	PEMBERTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss

**Check Amount: \$1,130.00**





**Check Register**  
 Insurer: **BURLINGTON COUNTY J.I.F.**

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
<b>Total of BURLINGTON CTY JIF I Account</b>							
<b>Number of Checks:</b>		<b>119</b>	<b>Total Payments:</b>		<b>\$375,770.14</b>		
<b>Number of Payments:</b>		<b>246</b>	<b>First Check Number:</b>		<b>20872</b>		
<b>Expense Payments:</b>		<b>\$4,354.29</b>	<b>Last Check Number:</b>		<b>20990</b>		
<b>Legal Payments:</b>		<b>\$25,918.50</b>					
<b>Loss Payments:</b>		<b>\$345,497.35</b>					
<b>Grand Total</b>							
<b>Number of Checks:</b>		<b>119</b>	<b>Total Payments:</b>		<b>\$375,770.14</b>		
<b>Number of Payments:</b>		<b>246</b>	<b>First Check Number:</b>		<b>20872</b>		
<b>Expense Payments:</b>		<b>\$4,354.29</b>	<b>Last Check Number:</b>		<b>20990</b>		
<b>Legal Payments:</b>		<b>\$25,918.50</b>					
<b>Loss Payments:</b>		<b>\$345,497.35</b>					

FY 2023 Dividend  
AELCF Member Allocation

**BURLINGTON COUNTY MUNICIPAL  
JOINT INSURANCE FUND  
AELCF MEMBER DATA FY 2024**

	<b>FY 2023 E-JIF Dividend</b>	<b>FY 2024 1-Feb-24 Balance</b>	<b>FY 2024 February Interest</b>	<b>FY 2024 29-Feb-24 Balance</b>	<b>FY 2024 March Interest</b>	<b>FY 2024 31-Mar-24 Balance</b>
Bass River Township	241.00	<b>2,314.63</b>	4.73	<b>2,319.35</b>	5.49	<b>2,324.84</b>
Beverly City	426.00	<b>4,075.78</b>	8.32	<b>4,084.10</b>	9.67	<b>4,093.77</b>
Bordentown City	635.00	<b>45,777.29</b>	93.46	<b>45,870.75</b>	108.56	<b>45,979.31</b>
Bordentown Township	1,143.00	<b>36,147.40</b>	73.80	<b>36,221.20</b>	85.72	<b>36,306.92</b>
Chesterfield Township	418.00	<b>6,309.12</b>	12.88	<b>6,322.00</b>	14.96	<b>6,336.96</b>
Delanco Township	518.00	<b>4,958.97</b>	10.12	<b>4,969.10</b>	11.76	<b>4,980.86</b>
Delran Township	2,486.00	<b>20,054.52</b>	40.94	<b>20,095.47</b>	47.56	<b>20,143.03</b>
Edgewater Park Township	1,258.00	<b>12,047.05</b>	24.60	<b>12,071.64</b>	28.57	<b>12,100.21</b>
Florence Township	1,720.00	<b>16,468.06</b>	33.62	<b>16,501.69</b>	39.05	<b>16,540.74</b>
Hainesport Township	661.00	<b>676.48</b>	1.38	<b>677.87</b>	1.60	<b>679.47</b>
Lumberton Township	1,674.00	<b>16,025.96</b>	32.72	<b>16,058.68</b>	38.01	<b>16,096.68</b>
Mansfield Township	815.00	<b>7,801.19</b>	15.93	<b>7,817.12</b>	18.50	<b>7,835.62</b>
Medford Township	3,561.00	<b>34,098.60</b>	69.62	<b>34,168.21</b>	80.86	<b>34,249.08</b>
Mount Laurel Township	6,437.00	<b>61,629.51</b>	125.83	<b>61,755.34</b>	146.15	<b>61,901.50</b>
North Hanover Township	1,002.00	<b>1,011.78</b>	2.07	<b>1,013.84</b>	2.40	<b>1,016.24</b>
Pemberton Borough	-	<b>92.38</b>	0.19	<b>92.57</b>	0.22	<b>92.78</b>
Riverside Township	1,265.00	<b>1,295.28</b>	2.64	<b>1,297.92</b>	3.07	<b>1,300.99</b>
Shamong Township	1,034.00	<b>9,900.42</b>	20.21	<b>9,920.63</b>	23.48	<b>9,944.11</b>
Southampton Township	1,662.00	<b>15,918.80</b>	32.50	<b>15,951.30</b>	37.75	<b>15,989.06</b>
Springfield Township	516.00	<b>527.97</b>	1.08	<b>529.05</b>	1.25	<b>530.30</b>
Tabernacle Township	1,148.00	<b>10,988.66</b>	22.44	<b>11,011.09</b>	26.06	<b>11,037.15</b>
Westampton Township	1,155.00	<b>21,962.68</b>	44.84	<b>22,007.52</b>	52.08	<b>22,059.60</b>
Wrightstown Borough	71.00	<b>420.33</b>	0.86	<b>421.19</b>	1.00	<b>422.19</b>
<b>ALLOCATION TOTALS</b>	<b>29,846.00</b>	<b>330,502.85</b>	<b>674.78</b>	<b>331,177.63</b>	<b>783.79</b>	<b>331,961.41</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - April 2024**

	<b>Payee</b>	<b>FY2024</b>	<b>FY2023</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	Risk Program Administrators LLC	<b>33,330.00</b>		Prof Services/Administration	April 2024 Fee
2	Risk Program Administrators LLC	<b>31.86</b>		Misc/Postage/Copies/Faxes	March 2024 - Postage, copies, fax expense
3	Risk Program Administrators LLC	<b>80.47</b>		Misc/Meeting Expense/Dinner Mtg	QR holder and QR app reader; split (MM amex)
4	Risk Program Administrators LLC		<b>62.42</b>	Misc/Meeting Expense/Dinner Mtg	10/23/23 fin comm expense; pizza/water for mtg; KP amex
5	The DeWeese Law Firm, P.C.	<b>6,541.00</b>		Prof Services/Attorney	April 2024 Fees
6	Qual-Lynx	<b>20,588.00</b>		Prof Services/Claims Admin.	April 2024 Fees
7	Joyce Media	<b>390.00</b>		Misc/JIF Website	April 2024 Fees
8	Christopher J. Winter Sr.	<b>1,833.00</b>		Training/Police Risk Services	Law Enforcement Consultant-April 2024 Fees
9	Kris Kristie	<b>390.00</b>		Misc/Recording Secretary	April 2024 Fees
10	J. A. Montgomery Consulting	<b>12,550.00</b>		Prof Services/Safety Director	April 2024 Fees
11	J. A. Montgomery Consulting		<b>44,621.00</b>	Training/Right to Know	2023 RTK labeling services
12	Wintsec Consulting LLC	<b>3,400.00</b>		Prof Services/Technology Risk Serv Dir	April 2024 Fees
13	Tom Tontarski	<b>1,027.00</b>		Prof Services/Treasurer	April 2024 Fees
14	Tom Tontarski	<b>15.22</b>		Misc/Postage/Copies/Faxes	Virtual meeting March-cks sent
15	Conner Strong & Buckelew	<b>739.00</b>		Prof Services/Underwriting Mgr	April 2024 Fees
16	Debby Schiffer	<b>6.00</b>		Wellness Program	April 2024 Fees
17	Apex Insurance Services c/o Lexington Insurance	<b>457,189.00</b>		EPL/POL Policy - Excess Insurance	EPL, POL, LU Coverage; P#038248750-01; 1/1/24-1/1/25; 2 of 2 installment
18	ARC Reprographics	<b>378.00</b>		Misc/Printing	Safety Breakfast 3/27/24 handouts, Inv#282787
19	Bowman & Company LLP		<b>10,212.50</b>	Prof Services/Auditor	Inv#115605 12/31 Auditor progressive billing
20	Bowman & Company LLP	<b>7,924.00</b>		Prof Services/Payroll Auditor	Inv#115606 2023 payroll auditor progressive billing
21	Conner Strong & Buckelew	<b>1,198.00</b>		Misc/Fidelity Bond (Admin/TPA/Treasu	Exe Dir/Treasurer/Claims admin fidelity bond
22	Insight Public Sector SLED	<b>5,796.00</b>		EPL/CYBER/Cyber Risk Services	DBA Wizer; online cyber training, notification, phishing
23	Iron Mountain	<b>84.31</b>		Misc/Record Retention Service	Inv#JJCH931; Storage 4/1-30/24; Service 2/21-3/26/24
24	Marco's Inc	<b>4,185.97</b>		Safety Incentive Program	Safety Breakfast 3/27/24
25	William Walsh	<b>600.00</b>		Safety Incentive Program	Safety Breakfast Presentor

26	City of Beverly		<b>3,150.00</b>	Safety Incentive Program	Direct check
27	Township of Bordentown		<b>3,450.00</b>	Safety Incentive Program	Direct check
28	Township of Bordentown	<b>259.90</b>		Wellness Program	Relaxation bingo and prizes
29	Delanco Township		<b>2,850.00</b>	Safety Incentive Program	Direct check
30	Borough of Fieldsboro		<b>2,850.00</b>	Safety Incentive Program	Direct check
31	Florence Township	<b>500.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	Barracuda
32	Florence Township		<b>3,200.00</b>	Safety Incentive Program	Direct check
33	Hainesport Township		<b>3,100.00</b>	Safety Incentive Program	Direct check
34	Lumberton Township		<b>2,900.00</b>	Safety Incentive Program	Direct check
35	Mansfield Township		<b>3,400.00</b>	Safety Incentive Program	Direct check
36	Mt Laurel Township		<b>3,500.00</b>	Safety Incentive Program	Direct check
37	Borough of Palmyra		<b>3,400.00</b>	Safety Incentive Program	Direct check
38	Pemberton Borough		<b>2,350.00</b>	Safety Incentive Program	Direct check
39	Pemberton Township		<b>4,000.00</b>	Safety Incentive Program	Direct check
40	Shamong Township		<b>2,850.00</b>	Safety Incentive Program	Direct check
41	Springfield Township		<b>2,100.00</b>	Safety Incentive Program	Direct check
42	Westampton Township		<b>2,900.00</b>	Safety Incentive Program	Direct check
43	Woodland Township		<b>2,600.00</b>	Safety Incentive Program	Direct check
44	Hardenbergh Insurance Group	<b>38,604.00</b>		Risk Management Consultants	1st installment-Beverly, Delran, Medford
45	Insurance Agency Management Inc	<b>11,120.00</b>		Risk Management Consultants	1st installment-Lumberton and Tabernacle
46	Daniel Hornickel	<b>570.19</b>		Misc/AGRIP/PRIMA	Airfare for PRIMA June conference
	<b>Subtotals</b>	<b>609,330.92</b>	<b>103,495.92</b>		

<b>JIF Bill List Total</b>	<b>\$712,826.84</b>
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## Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216  
Parsippany, NJ 07054  
Tel (201) 881-7632  
Fax (201) 881-7633

**Date:** Friday March 22, 2024  
**To:** Burlington County Municipal Joint Insurance Fund  
**Subject:** MEL March 2024 Report

**Management Committee:** This committee met on March 18<sup>th</sup> and discussed the following contracts and/or services that were up for renewal:

- § **Fund Treasurer** - Michael Zambito, has submitted his resignation notice as of July 1, 2024. The MEL will recognize and honor Mr. Zambito's years of service to the MEL at its June 10, 2024 meeting. In addition, a replacement candidate will be submitting a proposal for services; more information will be provided at the next meeting.
- § **Joint Cash Management & Investment Program (JCMI) Professionals** – The Board of Fund Commissioners adopted a resolution authorizing award of Professional Service Agreement to Eagle Asset Management for Asset Manager, The Bank of New York for Custodial Services/Accounting and NW Financial Services as Financial Advisor.
- § **Archivist** – The Board of Fund Commissioners adopted a resolution authorizing award of services to PolicyFind for Confidential Insurance Archaeology Services.
- § **Southern New Jersey Marketing Consultant** – This contract is set to expire on May 8<sup>th</sup>; the Fund office in conjunction with the Qualified Purchasing Agent (QPA) issued Request for Proposals (RFP) and received one proposal from PJM Consultants LLC.

**Banking Services Request For Proposals (RFP):** The Joint Cash Management & Investment Program (JCMI) Operating Committee issued an RFP for Banking Services, which was due on January 17<sup>th</sup>. Responses were submitted by Citizens Bank (*incumbent*), Republic Bank and TD Bank. The JCMI Operating Committee reviewed the responses and made a recommendation to the MEL Investment Committee at their March 19<sup>th</sup> meeting; copies of those minutes were submitted for information. The Board of Fund Commissioners adopted a resolution awarding services to TD Bank effective July 1, 2024.

**Emergency Restoration Services Vendors:** The Fund's Qualified Purchasing Agent (QPA) prepared a Request for Qualifications (RFQ) #24-02 for Emergency Restoration Services, which was due on March 6<sup>th</sup>. Via this process, the MEL prequalifies vendors that provide emergency cleanup and restoration services to assist members in securing these services during an emergency. Eleven (11) responses were received and reviewed by the QPA; the QPA's bid summary report was submitted for information and noted all but one (1) vendor was "responsive". The Board of Fund Commissioners approved the list of Emergency Restoration Service vendors. A copy of the responses will be posted to the MEL website for members to access. Confirmed vendors are:

1. AllRisk Property Damage Experts
2. Belfor Property Restoration
3. CPR Restoration and Cleaning LLC
4. Ferreira Construction Co Inc.
5. Montana Construction Corp. Inc
6. National Restoration LLC
7. Nela Carpentry & Masonry
8. Rapid Recovery Services LLC
9. Timeless Restore LLC dba ServiceMaster by Timeless
10. Vaspro LLC dba SERVPRO

### MEL Committee Reports:

**Safety & Education Committee:** This committee met on February 9, 2024; submitted for information were the minutes of that meeting. Committee is scheduled to meet next on May 3, 2024 at 10:30AM.

**Coverage Committee:** A meeting of this committee will be scheduled during the 2<sup>nd</sup> quarter of 2024.

**Legislative Committee:** This committee last met on February 23, 2024; submitted for information were the minutes of that meeting.

**Claims Committee:** This committee last met on January 8, 2024 and met after today's meeting. Minutes of these meetings are sent to the full MEL Board separately from the agenda.

**MEL Financials:** The preliminary year-end financials indicate the MEL will close out Fund Year 2023 with approximately \$14.3 million in surplus and is not expected to be issuing any additional assessments to the local JIFs.

**Residual Claims Fund (RCF):** Submitted for information was a copy of Commissioner Clarke's report on the RCF 2024 Reorganization meeting.

**Cyber JIF:** Submitted for information was the Cyber JIF report on the 2024 Reorganization meeting. The Cyber JIF met on March 21<sup>st</sup> and will be considering reimbursement to those JIFs that already contracted for cyber security control services at their next meeting.

**2023/2024 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Conference. Credits for attendees have been applied to the billing. The course has now been uploaded into the MEL's Learning Management System. Submitted for information were the directions to access the program.

**2024 MEL, MR HIF & NJCE JIF Educational Seminar:** The 14<sup>th</sup> annual seminar will be conducted virtually on 2 half-day sessions: Friday April 19<sup>th</sup> and Friday April 26<sup>th</sup> from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A copy of the invitation, along with directions to register was submitted for information.

**MEL Memorandum/Notices to Members:** In early February, the Fund Attorney prepared a memorandum, which addressed "Recent Trends in Billboard Litigation". The memo included some information to assist members in evaluating billboard litigation and existing sign ordinances that may require revisions.

**2024 Financial Disclosures:** JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30<sup>th</sup>.

**Retirement Acknowledgement:** Donna Setzer of QualCare, the MEL's Managed Care Organization announced her retirement as of March 31<sup>st</sup> and was acknowledged for her years of service on the MEL account.

**NJ Code of Conduct for Youth Sporting Events:** Fund Attorney summarized a claim arising out of the NJ Code of Conduct for Youth Sporting Events statute. In 2022, the state amended the law to establish guidelines for conduct of behavior by any student, coach, official, parent or other person, which could result in a ban on attending future sport events and includes a remediation process for the banned individual.

**Order of Meetings:** The Board was asked to consider changing the order of meetings, so the MEL meeting occurs first since the RCF and EJIF typically adopt initiatives led by the MEL. In addition, consideration was asked to hold the MEL and RCF claims meetings on separate days than the regular JIF meetings.

**Executive Session:** An executive session was held to discuss a claim matter. Board confirmed authorization given to Fund Attorney to meet with the town, along with one or two members of the board.



## Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216  
Parsippany, New Jersey 07054  
*Tel (201) 881-7632*  
*Fax (201) 881-7633*

March 22, 2024

Memo to: **Burlington County Municipal Joint Insurance Fund**

Re: RCF March Meeting

**2024 Cash Management Plan Amendment:** Resolution 2-24 Establishing the RCF 2024 Fiscal Management Plan, adopted at the RCF January reorganizational meeting, was amended to include an additional claims signatory from Qual-Lynx.

**Crime Bond Renewal:** The Board passed a motion to renew Selective Insurance policy for commercial crime coverage for the Fund's Executive Director, Treasurer and Claims as of 5/1/2024 for a premium of \$1,514.00. The policy was enhanced to include additional coverages for 2024.

**Financial Disclosures:** JIF Fund Commissioners should anticipate the online filing of the Financial Disclosure forms in April.

**Claims Committee:** The Claims Review Committee met on January 8, 2024 and the morning of the Commissioner's meeting.

**Next Meeting:** The next meeting of the RCF is scheduled for June 10, 2024 at 10:30 AM at Forsgate Country Club.



**New Jersey Municipal Environmental  
Risk Management Fund**

9 Campus Drive, Suite 216  
Parsippany, New Jersey 07054  
*Tel (201) 881-7632*  
*Fax (201) 881-7633*

DATE: March 22, 2024  
TO: Burlington County Municipal Joint Insurance Fund  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**REVISED 2024 BUDGET AND RELATED 2024 PROFESSIONAL FEE AMENDMENTS:**

The EJIF 2024 budget that was adopted at the January 8, 2024 meeting was been revised to reflect a new member, Willingboro MUA, who joined February 1, 2024. The change is .05% and does not need to be filed with the state. The change in membership slightly changed the professional fees for Fund Attorney, Executive Director, Underwriting Managers, Environmental Services and Claims Administrator. A motion was passed to adopt the amended budget and approve the changes for the mentioned Fund professionals. A motion was passed to adopt the amended budget and approve the changes for the mentioned Fund professionals.

**BANKING SERVICES REQUEST FOR PROPOSALS (RFP):** The MEL's Joint Cash & Management Investment Program (JCMI) oversaw the release of an RFP for banking services and later this morning the MEL will discuss the appointment. At our next meeting in June the EJIF will discuss the outcome of the MEL's decision and decide if the Fund will follow the MEL's lead. No action was taken at the March meeting.

**FINANCIAL DISCLOSURES:** JIF Commissioners should anticipate the online filing notice of the Financial Disclosure forms inclusive of any other municipal related positions that require filing before the deadline of April 30<sup>th</sup>.

**NEXT MEETING -** The next meeting of the EJIF is scheduled for Monday June 10, 2024 at Forsgate Country Club, Monroe Twp, N.J





## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** March 21, 2024

**To:** Burlington County Municipal Joint Insurance Fund

**Banking Services:** The Cyber JIF will review the MEL's decision to appoint a new banking services provider and consider if they will follow the MEL's lead.

**Cyber Security Framework:** Using feedback and questions received from the membership over the past year, the Underwriting Manager made updates to the Cyber Security Framework to better assist members in obtaining Basic, Intermediate or Advanced cyber compliance. Members are encouraged to continue sharing their feedback. The Underwriting Manager's office notified Fund Commissioners and Risk Management Consultants that the updates have been posted on the Cyber JIF website in the Secure Documents section for members only.

**Cyber Website:** The Cyber JIF website has had an increase in activity and member login requests has increased as well. Login requests are vetted through each JIF's Executive Director's office.

**Cyber Controls:** D2 Cybersecurity, the JIF's vendor for cyber training, phishing and vulnerability scanning, began launching their training program to registered members in February. Deadline to complete the training is June 30, 2024.

**Cyber Best Banking Practice Reference:** The following wording was shared for members wishing to update their cash management plan to meet the MEL's JCMI requirement. This language ensures that should the JCMI make any changes, that every municipality does not have to amend their plans, it is automatically incorporated: "The Township will follow the MEL's JCMI Banking Best Practices governing Wire Transfers, ACH Payments and Check Issuance. The Finance Office will further confirm that its financial institutions adhere to these requirements."

**JIF Reimbursements:** A motion was passed to consider reimbursement for JIF's that already have contracted cyber control services, and a resolution will be presented next month.

**Timing of Collecting Deductibles:** XL, the excess carrier, bills the Cyber JIF as it makes payments until its deductible is met. The Board passed a motion to bill back the deductible to the member on a quarterly basis until the deductible is exhausted rather than at the close of the claim.

**Financial Disclosures:** The New Jersey Department of Community Affairs will soon open their website for financial disclosures. The Fund office will notify Fund Commissioners and the deadline to complete filing is April 30<sup>th</sup>.

**Next Meeting Date:** Thursday, May 16, 2024 at 3:30 PM via video / audio teleconference.